

ORDERED in the Southern District of Florida on June 25, 2019.

John K. Olson, Judge United States Bankruptcy Court

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF FLORIDA FORT LAUDERDALE DIVISION

In re:				Case No.	: 18-15928-JKO
Alo	do A. Pina,				
		Debtor.		Chapter	7
			/		

ORDER SUSPENDING ATTORNEY MAITE DIAZ, DIRECTING THE CLERK TO FILE NOTICE IN EVERY CASE WHERE MAITE DIAZ HAS APPEARED, AND RECOMMENDATION OF DISBARMENT AND OTHER INVESTIGATIONS

THIS CASE came before the Court for a hearing on June 12, 2019, upon this Court's Order to Show Cause Why Attorney Maite Diaz Should Not Be Sanctioned, Directing Compliance With Prior Order, and Setting Hearing for June 12, 2019 [ECF 58]. Present at the hearing were Attorney Maite Diaz, her counsel Ramon de la Cabada, the Debtor's Chapter 7 Trustee, Leslie S. Osborne, and Steven Schneiderman, counsel for the United States Trustee. Pursuant to prior order, on May 31, 2019, Attorney Maite Diaz produced a bankers box of files to the Court, and the Court has exhaustively reviewed those submitted files. Unfortunately, the Court has opened

Pandora's Jar,¹ has thereby become aware of a multitude of extremely serious violations, and is accordingly forced to take extremely serious measures in response.

The discovery of the issues at hand began when the Chapter 7 Trustee filed an adversary proceeding on August 20, 2018, against the Debtor Aldo Pina seeking to revoke his Chapter 7 discharge pursuant to 11 U.S.C. § 727(a)(2), (3), and (4).² In the complaint [ECF 1 in that adversary proceeding], the Chapter 7 Trustee asserts, among other things, that:

- 9. The Debtor's tax return indicates that he received a tax refund for the 2017 tax year in the amount of \$9,182.00.
- 10. Pursuant to the Trustee's investigation of the Debtor's assets, it appears that the Debtor received these funds on February 22, 2018, in his bank account, and immediately withdrew \$9,000 in cash.
- 11. There is no information on the Debtor's bankruptcy schedules indicating what happened to that cash nor was any proof provided.
- 15. An investigation of the Debtor's assets shows that the Debtor purchased a four-bedroom home within 3 years of the bankruptcy filing. The Debtor's schedules indicate the exact amount of \$1,000 for household goods and furnishings, with no description given whatsoever.
- 16. The Debtor's schedules also appear to indicate equity in vehicles in excess of \$12,000.
- 17. The Debtor's schedules indicate virtually no detail making it impossible for the Trustee to determine if the assets listed are accurately disclosed.
- 18. The Statement of Financial Affairs ("SOFA"), question 9, indicates the Debtor was a plaintiff in a lawsuit within a year of the bankruptcy; however, any claims were not listed on schedule A/B.
- 19. The Debtor also lists almost \$200,000 worth of unsecured debt and virtually no assets to show for it.

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¹ The common parlance of "Pandora's <u>Box</u>" appears to relate back to a mistranslation (whether purposeful or not) made by 16th century Dutch humanist Erasmus. Robert E. Meagher, *The Meaning of Helen: in Search of an Ancient Icon* (2002)

² See Adversary Proceeding 18-1342-JKO, *Osborne v. Pina*. This adversary proceeding has now been dismissed by agreement [ECF 18 in that adversary proceeding].

- 20. All of these were items that the Trustee planned on asking the Debtor about at his 341 meeting of creditors.
- 21. The Debtor failed to attend the 341 meeting of creditors and the Debtor's attorney failed to attend the 341 meeting of creditors.
- 22. Rather than dismiss the case, the Trustee contacted counsel for the Debtor, from the 341 meeting room, asking why the Debtor and counsel were not present. The attorney simply said they did not plan on proceeding and wanted the case dismissed.
- 23. Based upon the substantial outstanding questions, the Trustee was unwilling to dismiss the case and no motion to dismiss has ever been filed by the debtor.
- 24. The actions of the Debtor in this case constitute violations of 11 U.S.C. §727(a)(2), (3) and (4).
- 25. The actions of the Debtor in failing to file properly filled-out schedules, provide all financial information to the Trustee or attend his 341 meeting of creditors, constitutes an attempt to hinder, delay or defraud an officer of the estate by concealing or permitting to be concealed property of the Debtor within one year before the date of the filing of the petition and/or property of the estate after the date of the filing of the petition. These actions constitute a violation of 11 U.S.C. §727(a)(2)(A) and (a)(2)(B).
- 26. In addition, the Debtor's actions as set forth above constitute concealing or failing to keep and preserve any recorded information, including books, documents, records, papers from which the Debtor's financial condition or business transactions might be ascertained. These actions constitute a violation of 11 U.S.C. §727(a)(3).
- 27. The actions of the Debtor, as further described above constitute a knowing and fraudulent withholding from an officer of the estate entitled to possession any recorded information, including books, documents, records and papers related to the Debtor's property or financial affairs. This constitutes a violation of 11 U.S.C. 727(a)(4)(d).

Two days after the filing of this complaint, on August 22, 2018, attorney Maite Diaz moved to withdraw as attorney of record in the main case [ECF 17]. That motion was eventually granted after a hearing on September 25, 2018, and an order granting Ms. Diaz's Motion to Withdraw was entered on September 26, 2018 [ECF 23]. In the meantime, the Debtor proceeded *pro se* in the

adversary proceeding. Discussions among the Debtor, the Chapter 7 Trustee, and Attorney Diaz eventually led the Chapter 7 Trustee to file his Motion for Order to Show Cause and/or for Sanctions against Attorney Maite Diaz [ECF 31] on February 5, 2019. In that motion, the Trustee represented that the Debtor "states that the schedules were not provided to him prior to filing and that he did not sign the schedules that were actually filed" [ECF 31, ¶ 22]. In addition to this incredibly alarming statement, the trustee also asserted:

[t]here are other problems with the schedules that the trustee believes should have been addressed. While not all errors can be attributed to Ms. Diaz, the following should not have occurred: 1) failing to obtain, or even ask for a continuance [of the section 341 meeting of creditors]; 2) failing to obtain all information required prior to filing a bankruptcy; 3) filing a short-form petition three months after being retained; 4) filing schedules that the debtor has never seen; and 5) failing to make changes to the schedules that Ms. Diaz' own notes say need to be made. Had this case been handled properly, it appears unlikely that a §727 action would have been filed against this debtor [ECF 31, ¶ 29-30].

The Court directed a response from Attorney Diaz by Order [ECF 32], and Attorney Diaz, through counsel, filed a Response [ECF 38] on February 20, 2019. The Response largely asserted attorney-client confidentiality issues.

The Court conducted an evidentiary hearing on the Order to Show Cause [ECF 32] on April 3, 2019. At that hearing, the Debtor (then represented on a *pro bono* basis by Attorney Elias Dsouza)⁴ waived all attorney-client privileges, and both the Debtor and Attorney Diaz testified at the hearing. As a result of evidence introduced at that hearing, the Court found that the Debtor had not, in fact, signed the Schedules and Statement of Financial Affairs [ECF 12] filed by

³ And if this §727 action had never been filed, Pandora's Jar may well have remained shut. The Court suspects that Attorney Diaz has likely avoided prior detection of her actions by a Chapter 7 Trustee, the Court, or other entities, by letting her cases be dismissed through lack of prosecution. The Court thanks Chapter 7 Trustee Les Osborne for his continued diligence and efforts in this case. The Court also expresses its gratitude toward the Debtor, Aldo Pina, for coming forward in this situation.

⁴ The Court again expresses its gratitude to Mr. Dsouza.

Attorney Diaz on May 30, 2018. Rather, the Debtor had signed *draft* schedules and related documents during a meeting with Attorney Diaz some three months earlier. The Debtor had neither seen nor approved the Schedules and Statement prior to their filing, let alone signed them. The Court was given the distinct impression from Attorney Diaz's testimony that this was not a one-off occurrence, and that in fact it was Attorney Diaz's standard operating procedure to have clients sign preliminary draft schedules, etc., but that such documents were later "amended" by Attorney Diaz and never seen by her clients before they were filed with the Court electronically via the Case Management/Electronic Case Files system ("CM/ECF").⁵

Accordingly, and to get an understanding of the facts regarding Attorney Diaz's practices, the Court entered its Order [ECF 51] Directing Attorney Maite Diaz to Produce Certain Documents Pursuant to Local Rule 5005-4(C) on April 10, 2019. That Order provided, in relevant part:

- 1) Attorney Maite Diaz is **DIRECTED** to produce to the Bankruptcy Clerk's Office addressed to Judge Olson copies of Original Signed Documents pursuant to Local Rule 5005-4(C)⁶ as follows:
 - a. Attorney Diaz shall produce copies of full petitions and all schedules and statements of financial affairs, if filed separately from the petition, signed by Debtors in each of the cases in which Attorney Diaz filed the petition since January 1, 2017, together with the ECF docket entry numbers of each document.
 - b. Attorney Diaz shall produce the first page of any other document required by Local Rule 5005-4(C) and the signature page, if that page is separate, in each of the cases in which Attorney Diaz filed the petition since January 1, 2017.

⁵ The Court uses "amended" as a euphemism, when it could have used "made wholesale changes" or "drastically altered."

⁶ **Retention of Original Signed Documents by Registered Users.** Documents that are electronically filed and require original signatures other than that of the registered user [of the Court's CM/ECF system] must be maintained in paper form for at least five years from the date of discharge of the debtor, dismissal of the case, or final resolution of all appeals pending in the case, whichever is later. This retention neither affects nor replaces any other retention period required by other laws or rules of procedure. The court may require the production of original documents for review by the court, a trustee, the U.S. Trustee, or any interested party.

c. Attorney Diaz shall produce information in subsections (a) and (b) in one manila folder per case, with the folder labeled with the appropriate case number, and that production shall be delivered to the Bankruptcy Clerk's Office on or before **May 3, 2019.** Attorney Diaz may proceed with a "rolling production" and produce documents as she prepares them, but no document will be accepted after May 3, 2019.

To the Court's shock and dismay, Attorney Diaz complied with *none* of the instructions given to her in the Order. Not a single document was produced. No request for an extension of time was made. Instead, Attorney Diaz through her counsel Ramon de la Cabada filed Attorney Maite Diaz's Response [ECF 57] to Court's Order to Produce [ECF 51] on May 2, 2019. It recites, in relevant parts, as follows [sic throughout]:

Attorney Diaz analyzed her business practices in order to properly respond to the Court's inquiry during the April 3, 2019 regarding her compliance with Local Rule 5005-4(C), and determine whether an admission would be possible in order to save the Court from performing a time consuming review of over 100 filings. ... [S]he acknowledges an error in her procedure because in many instances, the original signatures of the clients are on documents that are *not* the ones being filed and the schedules and statements in the filings have slight variations from those contained in the signed documents. [Emphasis added.]

While each file contains documents signed by the client, due to an error in office procedure, which will be explained, and ignorance to a requirement, the schedules and statements in the filings, in most instances, will *not* be exact with the documents signed by the client. [Emphasis added.]

It is the customary practice of Attorney Diaz to meet with the client and have them sign forms containing the schedules and statements. If new information is found at that signing, it has been the practice of Attorney Diaz to not require the client to come back to the office to re-sign the filing unless there are significant changes to the information listed which would materially alter the filing.

As a result of this motion and the inquiry of the Court, Attorney Diaz has implemented changes to office procedures in order to comply and allay any concerns.

<u>Previous business practice</u> - Step by step review of petition with client which most of the time occurred prior to pre-filing credit counseling. After review was completed, the client would sign that version of the petition, and would receive instructions as to any other documentation which would be needed and then await for them to take the required course. Once the case was filed, the client was asked to update any missing bank statements and pay stubs through the date of filing. If necessary, amendments were made so that figures would conform.

New business practice - Clients are sent to the course information earlier so that they may take the course earlier in the process and in advance of our meeting. If the class has not yet been attended, the signing appointment is moved. If anything is missing at the signing appointment, the client is either requested to return with the information or a final draft o the petition is sent to the client so that the client may execute electronically prior to the filing and that is reviewed with the client over the telephone to ensure the numbers on the filing date are matching exactly with what is being filed. [Emphasis added.]⁷

Now that Attorney Diaz is aware that even small changes to a petition could be material, she has made significant changes to her practice in order to avoid this problem in the future. If the numbers change, however slight, clients will execute and sign new documents in order to have an exact match between the signed document by the client and the filed petition.

If the Court deems necessary, Attorney Diaz would be willing to have clients return to her office to re-execute final copies of cases from the past so that they conform exactly to what was filed.

In other words, in response to an order of court directing the production of certain materials, Attorney Diaz herself indicated that there were many instances where the Court's fears of unsworn and unverified schedules, petitions, etc., being filed would be confirmed (but the errors were "slight") **however** she would not produce those documents as directed. The Court finds that this refusal to produce documents as directed, shrouded under the purported auspices of saving the

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⁷ The Court finds that for the purposes of this order, and considering the effect of this order, a discussion regarding the suitability of the proposed "New Business Practice" is not necessary here, other than to note that this also likely runs afoul of Local Rule 5005-4(C), which requires *original signatures* on retained documents.

Court from the "time consuming review of over 100 filings," was in fact a last-ditch effort to keep the lid on Pandora's Jar, a farcical attempt to avoid accountability, and is indicative of bad faith on the part of Ms. Diaz.⁸ Furthermore, as indicated throughout, the characterization of the differences between Debtor signed documents and actually filed documents as being "slight" and "not material" is alarmingly and categorically false.

Upon consideration of Attorney Diaz's failure to produce as directed, and her non-compliant response in lieu of production [ECF 57], the Court entered another Order to Show Cause [ECF 58], directing the following:

- Attorney Diaz shall produce all of the documents required to be produced by this Court's Order [ECF 51], and to produce them in the manner directed by that Order.
 All documents are to be produced on or before May 31, 2019.
- 2. Attorney Diaz shall show cause in writing, on or before **May 31, 2019**, why she should not be held in contempt for failure to comply with the requirements to turn over documents as set forth in the Order [ECF 51].
- 3. Attorney Diaz shall show cause in writing, on or before **May 31, 2019**, why her proposed "New business practice" does not violate the terms of Local Rule 5005-4(C).
- 4. Pursuant to the provisions of Federal Rule of Bankruptcy Procedure 9011(c)(1)(B), Attorney Diaz shall show cause in writing, on or before **May 31, 2019**, why her filing of the Debtor's Schedules and Statement of Affairs [ECF 12], which had never been seen by the Debtor and were not verified or affirmed by him, does not

⁸ The Court interprets a variety of actions taken by Attorney Diaz related to the production of documents to be tantamount to bad faith, and believes that she attempted to "cover up" her misdeeds.

- constitute a representation to the Court which violates Bankruptcy Rule 9011(b)(3).
- 5. Pursuant to the provisions of Federal Rule of Bankruptcy Procedure 9011(c)(1)(B), Attorney Diaz shall show cause in writing, on or before **May 31, 2019**, why her filing in "over 100 filings" of schedules and statements of affairs which had never been seen by the debtor and were not verified or affirmed by him or her, does not constitute a representation to the Court which violates Bankruptcy Rule 9011(b)(3).
- 6. Attorney Diaz shall show cause in writing, on or before **May 31, 2019,** why she should not be required (a) to file notice in each of "over 100 filings" that the schedules and statements of affairs filed in those cases were neither seen not executed by the debtors in those cases, and (b) to file schedules and statements of affairs in each of those cases which have been executed by the debtors.
- 7. Pursuant to the provisions of Local Rule 2090-2(B)(1), Attorney Diaz shall show cause in writing, on or before **May 31, 2019**, why she should not be suspended from practice before the court, reprimanded or otherwise disciplined.
- 8. The Court will conduct an evidentiary hearing on this Show Cause Order on **June**12, 2019 at 1:30 p.m. at the United States Bankruptcy Court, 299 East Broward Blvd., Courtroom 301, Fort Lauderdale, FL 33301. Attorney Diaz is directed to appear at that hearing.

The Production of Documents

On May 31, 2019, a banker's box of documents was delivered to the Clerk's office, and then taken into chambers. 9 The Court thoroughly reviewed those documents, and what was revealed was

⁹ In order to protect the integrity of any further investigations made by any investigative entity, this box shall remain in chambers indefinitely and may be made available for review. Should any investigative entity wish to

absolutely appalling. As a preliminary matter, on April 10, 2019, Attorney Diaz was directed to produce documents from "each of the cases in which Attorney Diaz filed the petition since January 1, 2017" in one manila folder per case. This directive encompasses 123 cases. However, only 121 manila folders were produced. Upon further examination, this was not the result of Attorney Diaz accidentally failing to produce two files; rather, Attorney Diaz produced 15 cases that were filed *after* the April 10, 2019, order. These cases were not requested by the Court, and the Court considers their production to be irrelevant and burdensome to the review. This leaves the Court with a situation where **17** cases requested were completely omitted from the document production.

The Omitted Production

Attorney Diaz failed to produce 17 cases. Of course, the Court cannot tell if the schedules and other documents in the case have been sworn to and verified by the Debtor. The Court has reason to believe that, consistent with standard procedure for Attorney Diaz, they were not. These cases are as follows:

- 1. 17-13253-JKO *In re Edilma C. Florez*
- 2. 17-21294-RBR *In re Althea McGibbon*
- 3. 18-15971-JKO *In re Marivi Jacinto*
- 4. 18-23042-LMI *In re Donna M. Henry*
- 5. 19-11618-RBR *In re Tulani Diaz*
- 6. 17-20630-JKO *In re Marie Pierre*
- 7. 17-21291-JKO *In re Romulo Tejero*
- 8. 17-21678-AJC In re Carlos Hernandez and Lisa Hernandez
- 9. 17-22701-JKO *In re Yoan Ramon Pupo*
- 10. 18-10253-MAM *In re Devon L. Foster*
- 11. 18-12964-JKO *In re Susan Deknegt*
- 12. 18-13135-RBR *In re Stella Rodriguez*
- 13. 18-13689-EPK In re Margarita Portela Wiegandt
- 14. 18-20509-JKO In re Shineeja Thachanatt
- 15. 17-17619-JKO In re Kevin Douglas Ambush and Carolyn Yvonne Ambush
- 16. 17-10278-JKO *In re Carmen Luna*
- 17. 18-10654-JKO In re Julio Pineda

review these materials, they are invited to contact chambers and request time to review or make copies of the materials, but these documents **will not** leave chambers, except upon further order of this Court.

With these cases, the original signed documents may exist, and the failure to produce them may be intentional or inadvertent. Or, on the other hand, the original signed documents may not exist, which would either indicate a lack of adequate record keeping by Attorney Diaz or a deliberate withholding or destruction of evidence. The Court does not know why Attorney Diaz failed to produce these cases. The Court was deprived of performing any analysis for the purposes of this Order regarding these cases by Attorney Diaz. Upon consideration, the Court supposes that Attorney Diaz may have purposefully omitted these files because they reflect especially poorly upon her, above and beyond the horrors produced in the banker's box.

One case, 17-10278-JKO *In re Carmen Luna*, stands out in particular to the Court, as it was in connection with that case that Attorney Diaz was before this Court on a peculiar and memorable Order to Show Cause. On May 10, 2017, the Court entered an Order to Show Cause as to why Attorney Diaz should not be sanctioned, reprimanded, or otherwise disciplined because of an expressed concern for her general method of practice, and specifically because she delayed several weeks before uploading proposed orders to CM/ECF after motions were granted at a hearing. ¹¹ The Court noted at an initial hearing that it is "so frustrating when I have a lawyer who I think is competent to do this work that does not demonstrate this on a regular basis." This situation was preceded by *many* instances of Attorney Diaz failing to upload an order within the required time following a hearing at which her motion was granted.

The Court entered an Order [ECF 31 in that case], which stated in pertinent part:

Attorney Diaz is hereby **DIRECTED** to file a Comprehensive Status Report on or before May 3, 2017, which will include the following: a list of every open case and case closed within the last year in this District where Attorney Diaz is listed as the attorney of

¹⁰ It would appear unlikely that 17 case files out of 123 requested, or approximately 14% of the total required production, could have been *inadvertently* excluded.

¹¹ Local Rule 5005-1(G)(1)(c) requires proposed orders to be submitted within seven days after a hearing.

record. With each case, Attorney Diaz will provide the Court with her last action in the case, and whether or not a proposed order is pending from her office. If a proposed order is found to be pending, then Attorney Diaz is **DIRECTED** to immediately upload the proposed order via CM/ECF, indicate the date that the matter came on for hearing, and indicate the date that the proposed order was uploaded... If the Comprehensive Status Report provides information that suggests Attorney Diaz is unable to competently practice before this Court, then Attorney Diaz will be suspended for a period of time to be determine at the continued show cause hearing.

The Court took that action in an effort to assist Attorney Diaz with getting her practice under control, which was obviously and admittedly unwieldy for her at the time. Ms. Diaz's response to the Court's order was reflective upon the fact that she is a sole practitioner with no assistance in her office. Specifically, she expressed "I don't like to make excuses for myself because my practice is my own." At the hearing following the submission of the Comprehensive Status Report, she apologized and expressed gratitude to the Court, noting that it was a useful exercise and she would make it a point to clean up her practice and "slow down."

In the end, and although the Comprehensive Status Report revealed 19 pending orders that Attorney Diaz had failed to submit, the Court discharged the Order to Show Cause and did not suspend Attorney Diaz. In retrospect, if the Court had suspended her at that point, perhaps she would have taken an overall review of her practice after taking a short suspension, changed her ways of practice, and the situation now before the Court could have been avoided.

The Actual Production

Attorney Diaz produced 121 manila folders, but only 106 were actually responsive to this Court's directive. Nevertheless, the court analyzed the 121 cases produced by Ms. Diaz after determining what she had actually produced. The cases that were produced suffered from a wide variety of deficiencies, as outlined below. In many instances, complete schedules were not produced. Exemptions were not claimed. Dollar amounts were often listed as \$0. Unsecured

¹² Accordingly, the Court can make no comparison between what the debtor saw and signed with Attorney Diaz, and

creditors were often non-existent. Secured claims were often not included. It appears as if, in some instances, the debtor signed basically blank schedules but for a few entries. The spreadsheet below examines whether or not the production of a certain file was complete or not, and the days between the debtor's original signature and the purported signature on the electronically filed documents on CM/ECF.

Case	Complete	Days
18-22794-RAM	No	28
17-14768-JKO	No	26
17-20285-AJC	Yes	34
18-24211-RBR	No	25
17-12567-MAM	No	208
17-13272-LMI	Yes	26
18-21064-RBR	No	145
17-15184-RMR	Yes	12
19-14850-RBR	No	0
18-18307-JKO	No	33
19-10360-RBR	No	166
19-16268-JKO	No	0
19-16272-JKO	No	17
19-15917-RBR	No	16
19-15916-RBR	Yes	3
19-15915-RAM	Yes	12
19-15914-RAM	No	0
19-14953-RBR	Yes	1
18-11281-RBR	No	88
19-14951-RBR	Yes	8
19-14894-RBR	Yes	5
19-14893-RBR	Yes	4
19-14892-JKO	No	4
19-14888-JKO	Yes	4
19-14887-RBR	Yes	5
19-14659-JKO	Yes	0
19-14461-JKO	Yes	3
19-13635-AJC	No	103
19-12206-JKO	No	6

what was actually filed with the Court. This is a lack of production on the part of Attorney Diaz, and as discussed *supra*, represents a significant problem. Attorney Diaz has deprived this Court of the ability to review the missing files, either because she doesn't have the records as required by Local Rule, or she has the records and failed to produce them as required.

19-12159-JKO		
17 12107 0110	Yes	0
19-11837-LMI	No	0
19-11602-RBR	No	136
19-11600-JKO	No	0
19-11555-JKO	No	3
19-11546-JKO	Yes	5
19-10927-RBR	No	10
19-10245-RBR	Yes	5
19-10359-JKO	No	14
18-24694-RBR	No	12
18-24087-RBR	No	10
18-24274-JKO	No	15
18-24705-RBR	Yes	0
18-23075-RBR	No	182
18-22849-AJC	No	80
18-22847-LMI	No	141
18-22846-LMI	No	37
18-22844-RBR	Yes	0
18-21066-JKO	No	0
18-21063-RBR	No	154
18-20508-JKO	No	153
18-20113-JKO	Yes	34
18-20112-RBR	No	132
18-19787-RBR	Not produced	Never filed
18-18315-JKO	No	90
18-17017-JKO	No	201
19-12846-RBR	No	18
18-19677-JKO	No	116
10 10 10 C TTTO		116
18-19436-JKO	No	116
18-19436-JKO 18-18313-JKO	No Yes	
		122
18-18313-JKO	Yes	122 22
18-18313-JKO 18-18311-RBR	Yes Yes	122 22 304
18-18313-JKO 18-18311-RBR 18-18049-AJC	Yes Yes Yes	122 22 304 0
18-18313-JKO 18-18311-RBR 18-18049-AJC 18-17768-JKO	Yes Yes Yes No	122 22 304 0 2
18-18313-JKO 18-18311-RBR 18-18049-AJC 18-17768-JKO 18-17019-JKO	Yes Yes Yes No No	122 22 304 0 2 119
18-18313-JKO 18-18311-RBR 18-18049-AJC 18-17768-JKO 18-17019-JKO 18-16871-RBR	Yes Yes Yes No No No	122 22 304 0 2 119 225
18-18313-JKO 18-18311-RBR 18-18049-AJC 18-17768-JKO 18-17019-JKO 18-16871-RBR 18-15928-JKO	Yes Yes Yes No No No No	122 22 304 0 2 119 225 18
18-18313-JKO 18-18311-RBR 18-18049-AJC 18-17768-JKO 18-17019-JKO 18-16871-RBR 18-15928-JKO 18-14674-EPK	Yes Yes Yes No No No No No No	122 22 304 0 2 119 225 18 227
18-18313-JKO 18-18311-RBR 18-18049-AJC 18-17768-JKO 18-17019-JKO 18-16871-RBR 18-15928-JKO 18-14674-EPK 18-13848-RBR	Yes Yes Yes No No No No No No No No	122 22 304 0 2 119 225 18 227 0
18-18313-JKO 18-18311-RBR 18-18049-AJC 18-17768-JKO 18-17019-JKO 18-16871-RBR 18-15928-JKO 18-14674-EPK 18-13848-RBR 18-13780-RBR	Yes Yes Yes No	122 22 304 0 2 119 225 18 227 0 27
18-18313-JKO 18-18311-RBR 18-18049-AJC 18-17768-JKO 18-17019-JKO 18-16871-RBR 18-15928-JKO 18-14674-EPK 18-13848-RBR 18-13780-RBR 18-13266-JKO	Yes	122 22 304 0 2 119 225 18 227 0 27
18-18313-JKO 18-18311-RBR 18-18049-AJC 18-17768-JKO 18-17019-JKO 18-16871-RBR 18-15928-JKO 18-14674-EPK 18-13848-RBR 18-13780-RBR 18-13266-JKO 18-12973-JKO	Yes	122 22 304 0 2 119 225 18 227 0 27 0 113
18-18313-JKO 18-18311-RBR 18-18049-AJC 18-17768-JKO 18-17019-JKO 18-16871-RBR 18-15928-JKO 18-14674-EPK 18-13848-RBR 18-13780-RBR 18-13266-JKO 18-12973-JKO 18-12966-RBR	Yes	122 22 304 0 2 119 225 18 227 0 27 0 113 288

18-12971-RBR	No	164
18-11723-JKO	No	82
18-11681-LMI	No	14
18-11868-RBR	No	164
18-11822-RBR	No	47
18-10654-JKO	Yes	44
17-19317-RAM	No	18
18-10286-RBR	No	59
17-24840-JKO	Not produced	Never filed
17-24585-RAM	No	103
17-24463-RBR	No	21
17-24095-RBR	No	31
17-22215-JKO	No	43
17-22003-RBR	No	9
17-21448-RBR	No	85
17-21447-JKO	Yes	30
19-10921-RBR	No	27
17-21420-RBR	No	0
17-21446-JKO	No	516
17-21445-JKO	No	59
17-21444-JKO	No	51
17-21394-RAM	No	3
17-20286-RAM	No	22
17-20284-LMI	No	15
17-19985-RBR	Yes	42
17-19885-JKO	Yes	0
17-19097-RBR	No	0
17-18633-JKO	Yes	22
17-18406-JKO	Yes	0
17-17816-RBR	No	0
17-17797-JKO	Yes	24
17-17796-RBR	No	21
17-17484-RBR	No	107
17-17106-RBR	Yes	83
17-16956-RBR	No	32
17-16874-RBR	No	20
17-16507-RBR	No	97
17-14558-JKO	No	0
17-12148-JKO	No	69
17-11923-AJC	No	16
17-11835-RBR	No	14
17-11353-RBR	No	6
17-10574-LMI	Yes	8
17-10515-JKO	Yes	40
1/ 10313-310	103	1 70

17-10410-RBR	No	31
17-10203-RBR	No	20
17-10200-RBR	No	52
17-10204-JKO	Yes	0

In 84 cases, or almost 70% of her produced files, Attorney Diaz failed to produce complete records as directed by this Court. Attorney Diaz filed these cases an average of over 53 days after the debtor signed the original documents in her office. In one case, the debtor signed the original documents 516 days before the documents were actually filed on CM/ECF.

Detailed Inspection

The Court also randomly selected 10 cases for in depth analysis. The "Debtor Signed" column represents documents produced to the Court by Attorney Diaz, and the CM/ECF column represents what was actually filed on CM/ECF. If what was produced by Attorney Diaz matched what was on CM/ECF, as it is required to do, the Court did not include it. If a schedule or document was entirely missing, that document as filed on CM/ECF is produced as an exhibit to this order. The differences between what the debtor actually signed and what was filed on CM/ECF in these cases is shocking.

Detailed Case Analysis 1: In re Rene Pazmino

18-22794-RAM Date Petition Filed: 10/15/2018

• Debtor-signed schedules omit over \$1,000,000 in debt that appear on CM/ECF.

	Debtor Signed	CM/ECF
Schedule A/B:	What is the property: not listed Property	What is the property: single family home
Part One Section 1.1	value: \$290,385	Property value: \$365,000
Part One Section 2	Total: \$724,128	Total: \$798,743
Part Two Section 3	Ford Pickup: \$2,475	Ford Pickup: \$1,000
Part Three Section 6	Household goods and furnishings: \$0	Household goods and furnishings: \$1,000
Part Three Section 7	Household electronics: \$0	Household electronics: \$100
Part Three Section 15	Total: \$50	Total: \$1,150
Part Four Section 16	Cash: \$0	Cash: \$20
Part Four Section 36	Total: \$0	Total: \$20
Part Eight Section 55	Total real estate: \$724,128	Total real estate: \$798,743
Part Eight Section 56	Total vehicles: \$2,475	Total vehicles: \$1,000

Part Eight Section 57	Total personal and household items: \$50	Total personal and household items: \$1,150
Part Eight Section 58	Total financial assets: \$0	Total financial assets: \$20
Part Eight Section 62	Total personal property: \$2,525	Total personal property: \$2,170
Part Eight Section 63	Total of all property listed in Schedule A/B: \$726,653	Total of all property listed in Schedule A/B: \$800,913
Schedule C:	NO EXEMPTIONS LISTED	See Exhibit 1.1
Part One Section 2		
Schedule D:	NOTPRODUCED	See Exhibit 1.2
Schedule E/F:	NOTPRODUCED	See Exhibit 1.3
Schedule I: Part Two Section 8a	Net income from rental property and from operating a business, profession, or farm: \$6,570	Net income from rental property and from operating a business, profession, or farm: \$6,770
Part Two Sections 9, 10, & 12	Total monthly income: \$6,570	Total monthly income: \$6,770
Schedule J:	Monthly income: \$6,570	Monthly income: \$6,770
Declaration:	Signed on October 29, 2018	Signed on November 26, 2018
Statement of Financial	Paid another about seeking bankruptcy or	Paid another about seeking bankruptcy or
Affairs: Part Seven	preparing bankruptcy petition: \$0 within	preparing bankruptcy petition: \$2,190
Section 17	year	within year
Part Twelve	Signed on October 29, 2018	Signed on November 26, 2018

Detailed Case Analysis 2: In re Adriana Galvez

17-14768-JKO

Date Petition Filed: 4/17/2017

• Debtor-signed schedules omit approximately \$160,000 of income from employment or operating a business within the previous two years which appears on CM/ECF.

	Debtor Signed	CM/ECF
Schedule A/B:	NOTPRODUCED	See Exhibit 2.1
Schedule C:	NOTPRODUCED	See Exhibit 2.2
Schedule D:	Creditors with secured claims: four listed	Creditors with secured claims: one listed
	Total: \$501,547	Total: \$501,547
Schedule I:	NOTPRODUCED	See Exhibit 2.3
Schedule J:	NOTPRODUCED	See Exhibit 2.4
Declaration:	Signed on April 20, 2017	Signed on May 16, 2017
Statement of Financial	Income from employment or from	Income from employment or from
	operating a business during this year or 2	
Section 4	previous years: No	previous years: Yes
		This calendar year: \$14,121.04
		Last calendar year: \$65,438.46
		Two calendar years ago: \$82,089
Part Seven Section 16	Paid another about seeking bankruptcy or	Paid another about seeking bankruptcy or
	preparing bankruptcy petition: \$0 within	preparing bankruptcy petition: \$140 within
	year	year
Part Twelve	Signed on April 20, 2017	Signed on May 16, 2017

Detailed Case Analysis 3: In re Raul Hernan Ochoa

17-20285-AJC Date Petition Filed: 8/14/2017

• Debtor-signed schedules shows a positive net monthly income of \$1,756, CM/ECF shows a monthly net income of negative \$325.

	Debtor Signed	CM/ECF
Schedule A/B:	Collectibles of value: "unknown"	Collectibles of value: \$200
Part Three Section 8		
Part Three Section 11	Clothes: "unknown"	Clothes: \$20
Part Three Section 14	Costume Jewelry: "unknown"	Costume Jewelry: \$20
Part Three Section 15	Total: \$0	Total: \$240
Part Eight Section 57	Total personal and household items: \$0	Total personal and household items: \$240
Part Eight Section 62	Total personal property: \$3,422.95	Total personal property: \$3,662.95
Part Eight Section 63	Total of all property listed in Schedule A/B: \$114,422.95	Total of all property listed in Schedule A/B: \$114,662.95
Schedule C: Part One Section 2	MISSING EXEMPTIONS	See Exhibit 3.1
Schedule I: Part Two Section 8f	Other government assistance regularly received: \$842 and \$300	Other government assistance regularly received: \$0
Part Two Sections 9, 10, & 12	Total monthly income: \$3,852	Total monthly income: \$1,246
Schedule J: Part One Section 2	Dependent's age: 15	Dependent's age: 12
Part Two Section 4c	Hamaniatanana manin andambana	II
	Home maintenance, repair, and upkeep expenses: \$194	Home maintenance, repair, and upkeep expenses: \$0
Part Two Section 4d	Condominium/Homeowner's Association dues: \$0	Condominium/Homeowner's Association dues: \$149
Part Two Section 6a	Electricity, heat, natural gas: \$300	Electricity, heat, natural gas: \$100
Part Two Section 7	Food and housekeeping supplies: \$600	Food and housekeeping supplies: \$400
Part Two Section 12	Transportation: \$160	Transportation: \$80
Part Two Section 22	Monthly expenses: \$2,096	Monthly expenses: \$1,571
Part Two Section 23	Monthly net income: \$1,756	Monthly net income: \$-325
Declaration:	Signed on July 11, 2017	Signed on August 14, 2017
Statement of	Received income this year or two previous	Received income this year or two previous
Financial Affairs:	calendar years: No	calendar years: Yes
Part Two Section 5		Last calendar year: \$7,017
		Two calendar years ago: \$17,220
Part Twelve	Signed on July 11, 2017	Signed on August 14, 2017

Detailed Case Analysis 4: In re Guillermo Valdes

18-24211-RBR Date Petition Filed: 11/15/2018

• Did not produce Schedule D, which lists \$95,000 of debt to secured creditor on CM/ECF.

	Debtor Signed	CM/ECF
Schedule A/B:	Deposits: Yes Wells Fargo: \$0	Deposits: Yes Wells Fargo: \$20.70
Part Four Section 17		
Part Four Section 36	Total: \$20	Total: \$40.70
Part Eight Section 62	Total personal property: \$2,790	Total personal property: \$2,810.70
Part Eight Section 63	Total of all property listed in Schedule A/B:	Total of all property listed in Schedule A/B:
	\$164,838	\$164,858.70

Schedule C:	MISSING EXEMPTIONS	See Exhibit 4.1
Part One Section 2		
Schedule D:	NOTPRODUCED	See Exhibit 4.2
Schedule E/F:	NOTPRODUCED	See Exhibit 4.3
Declaration:	Signed on October 22, 2018	Signed on November 15, 2018
Statement of Financial Affairs: Part Twelve	Signed on October 22, 2018	Signed on November 15, 2018

Detailed Case Analysis 5: In re Lillian Rosario Stewart

17-12567-MAM Date Petition Filed: 3/2/2017

• Debtor-signed schedules omits homestead valued at \$283,000.

	Debtor Signed	CM/ECF
Schedule A/B:	Own or have legal or equitable interest in	Own or have legal or equitable interest in
Part One Section 1	any residence, building, land, etc.: No	any residence, building, land, etc.: Yes
		Type of real estate: condominium
		Property value: \$283,000
Part One Section 2	Total: NA	Total: \$283,000
Part Three Section 6	Household goods and furnishings: No	Household goods and furnishings: \$800
Part Three Section 11	Clothes: No	Clothes: \$50
Part Three Section 12	Jewelry: No	Jewelry: \$50
Part Three Section 15	Total: \$0	Total: \$900
Part Four Section 16	Cash: \$0	Cash: \$50
Part Four Section 17	Deposits: No	Deposits: Yes
		Checking account: \$713.09
		Business bank account: \$1,912.57
Part Four Section 36	Total: \$0	Total: \$2,675.66
Part Eight Section 55	Total real estate: \$0	Total real estate: \$283,000
Part Eight Section 57	Total personal and household items: \$0	Total personal and household items: \$900
Part Eight Section 58	Total financial assets: \$0	Total financial assets: \$2,675.66
Part Eight Section 62	Total personal property: \$0	Total personal property: \$3,575.66
Part Eight Section 63	Total of all property listed in Schedule	Total of all property listed in Schedule
	A/B: \$0	A/B: \$286,575.66
Schedule C:	NO EXEMPTIONS LISTED	See Exhibit 5.1
Part One Section 2	NOT DRODUCED	C E-121.4.5.2
Schedule D:	NOT PRODUCED	See Exhibit 5.2
Schedule E/F:	NOT PRODUCED	See Exhibit 5.3
Schedule I:	Employment status: employed	Employment status: employed
Part One Part Two Section 8a	Employment information: missing	Employment information: listed
Part I wo Section 8a	Net income from rental property and from	Net income from rental property and from
	operating a business, profession, or farm: \$0	operating a business, profession, or farm: \$11,620.29
Part Two Section 9,	Total monthly income: \$0	Total monthly income: \$11,620.29
10, 12		
Schedule J:	Electricity, heat, natural gas: \$0	Electricity, heat, natural gas: \$200
Part Two Section 6	Water, sewer, garbage: \$0	Water, sewer, garbage: \$50
	Telephone, cellphone, internet, etc.: \$0	Telephone, cellphone, internet, etc.: \$50
Part Two Section 7	Food and housekeeping supplies: \$0	Food and housekeeping supplies: \$300
Part Two Section 9	Clothing, laundry, and dry cleaning: \$0	Clothing, laundry, and dry cleaning: \$50
Part Two Section 11	Medical and dental expenses: \$0	Medical and dental expenses: \$50
Part Two Section 13	Entertainment, clubs, recreation, etc.: \$0	Entertainment, clubs, recreation, etc.: \$200

Part Two Section 21	Other: \$0	Other: \$120
Part Two Section 22	Monthly expenses: \$0	Monthly expenses: \$1,020
Part Two Section 23	Monthly income: \$0	Monthly income: \$10,600.29
Declaration:	Signed on August 10, 2016	Signed on March 6, 2017
	Income from employment or from operating a business during this year or two previous years: No	Income from employment or from operating a business during this year or two previous years: Yes (but no \$ amounts listed).
Part Seven Section 16	Paid another about seeking bankruptcy or preparing bankruptcy petition: \$0	Paid another about seeking bankruptcy or preparing bankruptcy petition: \$690
Part Twelve	Signed on August 10, 2016	Signed on March 6, 2017

Detailed Case Analysis 6: In re Donna Henry

17-13272-LMI

Date Petition Filed 3/18/2017

• Debtor-signed schedules omits value of homestead (\$198,000), value of vehicles (\$11,550), and omits over \$100,000 of income from employment or operating a business within the last two years.

	Debtor Signed	CM/ECF
Schedule A/B:	Property value: \$0	Property value: \$198,000
Part One Section 1.1		
Part One Section 2	Total: \$0	Total: \$198,000
Part Two Section 3	2006 Volvo: \$0	2006 Volvo: \$2,750
	2012 Mazda: \$0	2012 Mazda: \$8,800
Part Two Section 5	Total: \$0	Total: \$11,550
Part Three Section 6	Household goods and furnishings: \$0	Household goods and furnishings: \$1,000
Part Three Section 11	Clothes: \$0	Clothes: \$50
Part Three Section 15	Total: \$0	Total: \$1,050
Part Four Section 16	Cash: No	Cash: \$50
Part Four Section 17	Deposits: Yes	Deposits: Yes
	Savings account: \$5 Checking account:	Savings account: \$5 Checking account:
	\$10,000	\$5,866.27
Part Four Section 21	Retirement or pension accounts: 401k	Retirement or pension accounts: 401k
	through employer Milliman \$130,000	through employer Milliman \$145,852.86
Part Four Section 36	Total: \$140,005	Total: \$151,774.13
Part Eight Section 55	Total real estate: \$0	Total real estate: \$198,000
Part Eight Section 56	Total vehicles: \$0	Total vehicles: \$11,550
Part Eight Section 57	Total personal and household items: \$0	Total personal and household items: \$1,050
Part Eight Section 58	Total financial assets: \$140,005	Total financial assets: \$151,774.13
Part Eight Section 62	Total personal property: \$140,005	Total personal property: \$164,374.13
Part Eight Section 63	Total of all property listed in Schedule A/B: \$140,005	Total of all property listed in Schedule A/B: \$362,374.13
Schedule C:	MISSING EXEMPTIONS	See Exhibit 6.1
Part One Section 2		
Schedule D:	Secured claims: Long Beach Acceptance,	Secured claims: Seterus Inc
Part One Section 2	Ocwen Loan, and Seterus Inc Total: \$277,161	Total: \$277,162
Schedule E/F:	Internal Revenue Service: total claim is \$0	Internal Revenue Service: total claim is
Part One Section 2.1	and priority claim is \$0	\$6,000 and priority claim is \$6,000

Part Four Section 6b/e	Taxes and certain other debts owed to the	Taxes and certain other debts owed to the
	government: \$0	government: \$6,000
Declaration:	Signed on March 8, 2017	Signed on April 3, 2017
	Income from employment or from	Income from employment or from operating
Affairs: Part Two	operating a business during this year or	a business during this year or two previous
Section 4	two previous years: No	years: Yes
		This calendar year: \$20,525.29
		Last calendar year: \$87,191.30
Part Twelve	Signed on March 8, 2017	Signed on April 3, 2017

Detailed Case Analysis 7: In re Alexandra Ocampo

18-21064-RBR Date Petition Filed: 9/10/2018

• Debtor-signed schedules list zeros for all income and expenses.

Schedule A/B: 2011 Nissan: \$7,000 2008 Nissan: \$4,500 Total: \$11,500 Total: \$6,500		Debtor Signed	CM/ECF
Part Four Section 17 Part Four Section 17 Deposits: yes Other financial account: \$0 Deposits: yes Other financial account: \$1 Deposits: yes Other financial account: \$1 Deposits: yes Other financial account: \$13.63 Part Eight Section 56 Part Eight Section 58 Part Eight Section 62 Part Eight Section 63 Schedule C: Part One Section 2 Part One Section 2 Part Eight Section 63 Schedule C: Part One Section 2 Deposits: yes Other financial account: \$13.63 Total vehicles: \$11,500 Total vehicles: \$6,500 Total vehicles: \$6,500 Total financial assets: \$63.63 Total personal property: \$7,113.63 Total of all property listed in Schedule A/B: \$12,100 Schedule C: Part One Section 2 2011 Nissan: \$7,000 current value, \$1,000 amount of the exemption claimed 2011 Nissan: \$7,000 current value, \$4,000 amount of the exemption claimed 2011 Nissan: \$7,000 current value, \$4,000 amount of the exemption claimed 2011 Nissan: \$7,000 current value, \$1,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$4,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$4,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$1,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$1,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$1,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$4,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$4,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$4,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$4,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$4,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$4,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$4,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$4,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$4,000 amount of the exemption claimed 4011 Nissan: \$4,000	Schedule A/B:	2011 Nissan: \$7,000	2011 Nissan: \$4,000
Part Four Section 17 Deposits: yes Other financial account: \$0 Deposits: yes Other financial account: \$13.63 Part Four Section 36 Part Eight Section 56 Part Eight Section 58 Part Eight Section 58 Part Eight Section 62 Part Eight Section 63 Part Eight Section 64 Part Eight Section 65 Part Eight Section 65 Part Eight Section 65 Part Eight Section 66 Part Eight Section 67 Part Eight Section 68 Part Eight Section 69 Part Eight Section 69 Part Eight Section 69 Part Eight Section 60 P	Part Two Section 3	2008 Nissan: \$4,500	2008 Nissan: \$2,500
Other financial account: \$0 Other financial account: \$13.63 Part Four Section 36 Part Eight Section 56 Part Eight Section 58 Part Eight Section 58 Part Eight Section 62 Part Eight Section 62 Part Eight Section 63 Part Eight Section 63 Part Eight Section 64 Part Eight Section 65 Part Eight Section 62 Part Eight Section 65 Part Eight Section 62 Part Eight Section 65 Part Eight Section 65 Part Eight Section 62 Part Eight Section 65 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 62 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part E		Total: \$11,500	Total: \$6,500
Part Four Section 36 Part Eight Section 56 Part Eight Section 58 Part Eight Section 58 Part Eight Section 62 Part Eight Section 62 Part Eight Section 63 Part Eight Section 63 Schedule C: Part One Section 2 Part One Section 2 Part One Section 3 Part One Section 4 Part One Section 2 Part One Section 2 Part One Section 2 Part One Section 3 Part One Section 4 Part One Section 4 Total financial assets: \$63.63 Part Eight Section 62 Total financial assets: \$63.63 Part Eight Section 62 Total financial assets: \$63.63 Part Eight Section 62 Total financial assets: \$63.63 Part Eight Section 62 Total personal property: \$7,113.63 Total of all property listed in Schedule A/B: \$7,113.63 Part Sendule Section 62 Part Two Section 62 Total financial assets: \$63.63 Total of all property listed in Schedule A/B: \$7,113.63 Part Eight Section 62 Total of all property listed in Schedule A/B: \$0.00 and part of the exemption claimed "118417": \$2,500 current value, \$1	Part Four Section 17		
Part Eight Section 56 Part Eight Section 58 Part Eight Section 62 Part Eight Section 62 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 62 Part Eight Section 63 Part Eight Section 63 Part Eight Section 62 Part Eight Section 63		Other financial account: \$0	Other financial account: \$13.63
Part Eight Section 58 Part Eight Section 62 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 63 Part Eight Section 62 Part Eight Section 62 Part Eight Section 63 Part In Section 64 Part In Section 62 Part In Section 64 Part In Section 62 Part In Section 64 Part In Section 62 Part In Section 63 Part In Section 62 Part In Section 63 Part In Section 63 Part In Section 64 Part In Section 63 Part In Section 63 Part In Section 64 Part In Section 63 Part In Section 63 Part In Section 63 Part In		·	•
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A/B: \$12,100 A/B: \$7,113.63 Schedule C: Part One Section 2 Part One Section 2 A/B: \$7,000 current value, \$1,000 amount of the exemption claimed 2011 Nissan: \$7,000 current value, \$4,000 amount of the exemption claimed 2011 Nissan: \$7,000 current value, \$4,000 amount of the exemption claimed 2011 Nissan: \$7,000 current value, \$4,000 amount of the exemption claimed 2011 Nissan: \$4,000 current value, \$1,000 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 4011 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 401 Nissan: \$4,000 current value, \$0 amount of the exemption claimed 401 Nissan: \$4,000 current value, \$0 amount of the exemption cl			
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Part Two Section 4			
		Gross income: \$0	Gross income: \$3,092.72
Part Two Section 5 Tax, Medicare, and social security Tax, Medicare, and social security	Part Two Section 5		
deductions: \$0 deductions: \$555.90		· ·	
Insurance deductions: \$0 Other deductions: \$128.92		· ·	· ·
\$0 Other deductions: \$1.80		1 '	·
Part Two Section 6 Total payroll deductions: \$0 Total payroll deductions: \$686.62			
Part Two Section 7 Total monthly take-home pay: \$0 Total monthly take-home pay: \$2,406.10			
Part Two Sections 10&12 Total monthly income: \$0 Total monthly income: \$2,406.10			
Schedule J: Rental or home ownership expenses for Rental or home ownership expenses for			
Part Two Section 4 residence: \$0 residence: \$1,080		· · · · · · · · · · · · · · · · · · ·	
Part Two Section 6 Telephone, cell phone, internet, etc.: \$0 Telephone, cell phone, internet, etc.: \$150	Dort True Castion 6	Telephone, cell phone, internet, etc.: \$0	Telephone, cell phone, internet, etc.: \$150
Part Two Section 7 Food and housekeeping supplies: \$0 Food and housekeeping supplies: \$500			

Part Two Section 9	Clothing, laundry, dry cleaning: \$0	Clothing, laundry, dry cleaning: \$50
Part Two Section 10	Personal care products and services: \$0	Personal care products and services: \$50
Part Two Section 11	Medical and dental expenses: \$0	Medical and dental expenses: \$50
Part Two Section 12	Transportation: \$0	Transportation: \$150
Part Two Section 13	Entertainment, clubs, recreation, etc.:\$0	Entertainment, clubs, recreation, etc.: \$50
Part Two Section 15	Vehicle insurance: \$0	Vehicle insurance: \$100
Part Two Section 21	Other: \$0	Other: bank fees \$100
Part Two Section 22	Monthly expenses: \$0	Monthly expenses: \$2,280
Part Two Section 23	Monthly income: \$0	Monthly income: \$126.10
Declaration:	Signed on April 28, 2018	Signed on September 20, 2018
Statement of Financial	Signed on April 28, 2018	Signed on September 20, 2018
Affairs:		
Part Twelve		

Detailed Case Analysis 8: In re Marivi Jacinto

17-15184-RBR

Date Petition Filed: 4/26/2017

• Debtor-signed schedules omits \$124,377 of income from employment or operating a business within the last two years.

	Debtor Signed	CM/ECF
Schedule A/B: Part Four Section 17	Deposits: yes Savings account: \$5 Checking account: \$136.81 Chase account: \$1,202.80	Deposits: yes Savings account: \$55.03 Checking account: \$1,815.32 Chase account: unknown Chase account: \$1,202.80
Part Four Section 36	Total: \$18,825.07	Total: \$22,070.09
Part Eight Section 58	Total financial assets: \$18,825.07	Total financial assets: \$22,070.09
Part Eight Section 62	Total personal property: \$33,645.07	Total personal property: \$36,890.09
Part Eight Section 63	Total of all property listed in Schedule A/B: \$425,645.07	Total of all property listed in Schedule A/B: \$428,890.09
Schedule I:	Debtor 2 or non-filing spouse: Employed	Debtor 2 or non-filing spouse: Employed
Part One	at Monitor Tech for 7 years	at H&M Builders for 1 month
Part Two Section 2/4	Monthly gross wages, salary, and commissions for Debtor 1: \$6,586.22 Monthly gross wages, salary, and commissions for Debtor 2 or non-filing spouse: \$2,741.79	Monthly gross wages, salary, and commissions for Debtor 1: \$5,064.15 Monthly gross wages, salary, and commissions for Debtor 2 or non-filing spouse: \$2,693.28
Part Two Section 5a	Tax, Medicare, and Social Security deductions: Debtor 1 \$1,768.94 and Debtor 2/non-filing spouse \$315.56	Tax, Medicare, and Social Security deductions: Debtor 1 \$864.62 and Debtor 2/non-filing spouse \$293.03
Part Two Section 5b	Mandatory contributions for retirement plans: Debtor 1 \$0	Mandatory contributions for retirement plans: Debtor 1 \$253.21
Part Two Section 5e	Insurance: Debtor 1 \$0	Insurance: Debtor 1 \$516.83
Part Two Section 5h	Other deductions: "cafe" with different descriptions and numbers	Other deductions: "disab" with different descriptions and numbers
Part Two Section 6	Total payroll deductions: Debtor 1 \$1,873.92 and Debtor 2/non-filing spouse \$1,102.11	Total payroll deductions: Debtor 1 \$1,927.35 and Debtor 2/non-filing spouse \$1,023.42

Part Two Section 7	Total monthly take-home pay: Debtor 1	Total monthly take-home pay: Debtor 1
	\$4,712.30 and Debtor 2/non-filing spouse	\$3,136.80 and Debtor 2/non-filing spouse
	\$1,639.68	\$1,669.86
Part Two Section 10	Monthly income: \$7,241.56	Monthly income: \$5,696.24
Schedule J:	Electricity, heat, natural gas: \$250	Electricity, heat, natural gas: \$302
Part Two Section 6	Water, sewer, garbage: \$90	Water, sewer, garbage: \$100
	Telephone, cell phone, internet, etc.: \$120	Telephone, cell phone, internet, etc.: \$250
	Other: \$120	Other: \$0
Part Two Section 7	Food and housekeeping supplies: \$800	Food and housekeeping supplies: \$1,000
Part Two Section 11	Medical and dental expenses: \$50	Medical and dental expenses: \$100
Part Two Section 13	Entertainment, clubs, recreation, etc.: \$200	Entertainment, clubs, recreation, etc.: \$250
Part Two Section 15c	Car insurance: \$0	Car insurance: \$200
Part Two Section 17a	Car payments for vehicle 1: \$400	Car payments for vehicle 1: \$0
Part Two Section 19	Other payments: \$0	Other payments: Pet food \$40
Part Two Section 21	Other property expenses: \$0	Other property expenses: \$30
Part Two Section 22	Monthly expenses: \$2,780	Monthly expenses: \$3,022
Part Two Section 23	Combined monthly income: \$7,241.56	Combined monthly income: \$5,696.24
	Monthly expenses: \$2,780 Monthly net	Monthly expenses: \$3,022 Monthly net
	income: \$4,461.56	income: \$2,674.24
Declaration:	Signed on May 4, 2017	Signed on May 16, 2017
	Income from employment or from	Income from employment or from operating
Affairs: Part Two	operating a business during this year or	a business during this year or two previous
Section 4	two previous years: Yes	years: Yes
	Last calendar year: \$101, 968	This calendar year: \$15,192.46
	This calendar year: \$0	Last calendar year: \$101,968
		Two calendar years ago: \$109,185
Part Seven Section 16	Paid another about seeking bankruptcy or	Paid another about seeking bankruptcy or
	preparing bankruptcy petition: \$0	preparing bankruptcy petition: \$525
Part Twelve	Signed on May 4, 2017	Signed on May 16, 2017

Detailed Case Analysis 9: In re Richard Carmenaty

19-14850-RBR

Date Petition Filed: 4/15/2019

• Failed to fully produce Schedule E/F, which lists \$129,269 in unsecured claims on CM/ECF.

	Debtor Signed	CM/ECF	
Schedule E/F:	NOT FULLY PRODUCED	See Exhibit 9.1	

Detailed Case Analysis 10: In re Jason A Hammond

18-18307-JKO

Date Petition Filed 7/10/2018

• A near-complete failure to produce. Irrelevant and illegible documents produced.

	Debtor Signed	CM/ECF	
Schedule C:	NO EXEMPTIONS LISTED	See Exhibit 10.1	
Part One Section 2			
Schedule D:	NOT PRODUCED	See Exhibit 10.2	
Schedule E/F:	NOT PRODUCED	See Exhibit 10.3	
Schedule G:	NOT PRODUCED	See Exhibit 10.4	

Schedule H:	NOT PRODUCED	See Exhibit 10.5
Schedule I:	NOT PRODUCED	See Exhibit 10.6
Schedule J:	NOT PRODUCED	See Exhibit 10.7
Declaration:	Signed on June 21, 2018	Signed on July 24, 2018
Statement of	Income from employment or from	Income from employment or from
Financial Affairs:	operating a business during this year or	operating a business during this year or
Part Two Section 4	two previous years: No	two previous years: Yes
		Last calendar year: \$168,888
Part Twelve	Signed on June 21, 2018	Signed on July 24, 2018

The Standard Operating Procedure

Attorney Diaz's standard procedures were made painfully clear by the in-court testimony of Attorney Diaz, the in-court representations of her counsel, the filings in this case, and a review of the produced materials:

- 1. Attorney Diaz has a meeting with a client in which she prepares rudimentary draft schedules.
 - 2. The Debtor signs those draft schedules under penalty of perjury.
- 3. At some later date, Attorney Diaz makes *wholesale* changes to the draft schedules and other documents.
- 4. At some later date, often months after the draft schedules were created, Attorney Diaz files the petition on behalf of the Debtor via CM/ECF, representing to the Court that the Debtor has seen, sworn to the accuracy of, and verified those documents.
- 5. At some later date, often months after the draft schedules were created, Attorney Diaz later files the initial schedules on behalf of the Debtor via CM/ECF, representing to the Court that the Debtor has seen, sworn to the accuracy of, and verified those documents.
- 6. The Debtors, in fact, have never seen, sworn to, or verified the accuracy of the documents that Attorney Diaz files on their behalf via CM/ECF.

Declaration under Penalty of Perjury

The voluntary petition in every case states in pertinent part, as form language:

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

It is now clear that, on one hand, the Debtor has applied an actual, original signature to a document under penalty of perjury, presumably in the presence of Attorney Diaz. Many parts of that document are blank. On the other hand, the court docket reflects schedules that are vastly different from the ones the debtor actually signed, and yet purport to be "sworn" to under penalty of perjury using a "/s/" electronic signature applied by Attorney Diaz on behalf of the debtor.

The CM/ECF Filing System

This situation would never have been possible had the Court not adopted electronic filing of documents through the CM/ECF system.

Prior practice required the filing of original documents manually signed and verified by the debtor. In this district, local practice required that an original and six copies of all original filings be supplied, and this judge well recalls his years in law practice delivering hand trucks filled with boxes of documents to the Clerk's office. The logistical problems for law firms producing all that paper were enormous. Once deposited with the Clerk, her staff was required to sort, index, and store the resulting files. Many clerical employees were required to perform these tasks, and thousands of square feet of office space were required to store the files.

This district came late to CM/ECF, timing its implementation to coincide with the effective date of the Bankruptcy Abuse Prevention and Consumer Protection Act in October 2005.

The benefits were obvious. Most importantly, CM/ECF fulfilled the Bankruptcy Code's requirement in 11 U.S.C. § 107 that "a paper filed in a case under this title and the dockets of a bankruptcy court are public records and open to examination by an entity at reasonable times without charge." With CM/ECF, court records can now be freely reviewed in the Clerk's office, and, through PACER, online from anywhere in the world through the payment of a modest fee. Previously, files could be reviewed only from the Clerk's physical records – and if the file was checked out to a judge's chambers, it was simply unavailable to review. Copies could be obtained from the Clerk only by filling out a copy request form and paying a (much larger) copy charge. This judge recalls a sign in a clerk's office in another district stating that "Photocopying is not a priority." And just as pleadings were unavailable for easy review, so too were proofs of claim – a real burden in cases with thousands of claims.

Clerk's office staff engaged in filing, indexing, storing, retrieving, and copying documents became redundant when CM/ECF became effective. Personnel cost reductions have saved the country millions of dollars, and productivity has been significantly enhanced. The space needed to store files, both on site in clerk's offices and in permanent storage off site, likewise became unnecessary. This Court has given back thousands of square feet of redundant office space and substantially reduced the rent paid to the General Services Administration, the U.S. Courts' landlord. Moreover, the environmental hazard caused by the storage of millions of tons of paper has been overcome. Paper stored for long periods, especially in humid climate, allows for the growth of mold and mildew and for its accumulation in the surrounding office and courtroom space. Toxic mold is the result, an effect sometimes referred to as "Southern Courthouse Disease." This accumulation of dangerous mold led the United States Courts to abandon such buildings as the 1933 David W. Dyer Federal Building and United States Courthouse in Miami,

now leased by GSA to Miami Dade College under a 115-year, one-dollar-a-year lease, and the 1905 United States Courthouse Building and Downtown Postal Station, sold to the City of Tampa for \$1.00. Both buildings are architecturally magnificent, and both were the subject of litigation brought by judicial officers or their descendants alleging dangerous and unsafe working conditions cause by toxic mold, and, in one case, the death of a judge.

All of these problems were cured by the adoption of CM/ECF.

But the utility of CM/ECF is dependent upon the integrity of the lawyers who file papers using the system. The Court and all parties in interest who now review documents online operate on the necessary assumption that a paper signed electronically by a debtor using "/s/" was, in fact, signed under penalty of perjury by the debtor. In other words, we CM/ECF users trust that electronically signed documents were actually signed by the debtor on the date indicated. Ronald Reagan famously used the phrase "trust, but verify" in connection with the signing of the Intermediate-Range Nuclear Forces Treaty with Mikhail Gorbachev in 1987. The origin of the phrase is a Russian proverb, "doveryai, no proveryai" ("trust, but verify").

The case of Debtor Aldo Pina demonstrates the painful failure of trusting without verifying.

Once Mr. Pina made the representations that he had neither seen nor signed his schedules filed by

Ms. Diaz, this Court felt obliged to verify. And like the oncologist conducting exploratory
surgery who finds metastatic cancer, this Court has "peeked and shrieked."

It is noteworthy that both Chapter 7 Trustee Les Osborne and counsel for the United States Trustee Steven Schneiderman stated at the June 12th hearing that they had never had any prior problems with Attorney Diaz. That is because neither of them had ever looked. The Court means no criticism of Mr. Osborne or Mr. Schneiderman; the fact of the matter is that **nobody** ever looks. The Court is unaware of any request or order ever entered in the Southern District of

Florida requiring "the production of original documents for review by the court, a trustee, the U.S. Trustee, or any interested party" under Local Rule 5005-4(C).

But now that the Court has looked, it cannot look away.

Bad Faith

Based upon the production of documents to the Court, and a comparison of these documents to those filed by Attorney Diaz on CM/ECF, the Court finds that the manner and method of production manifests a bad faith attempt to avoid detection of Attorney Diaz's shockingly inadequate and possibly criminal standard operating procedure:

- Attorney Diaz initially refused to produce as directed. When she finally did -
- Seventeen cases were not produced.
- Many cases are missing several schedules entirely.
- Approximately 20 case files included documents that were not required to be produced and/or multiple copies of the same document, in what appears to be an attempt to "stuff" the file in an effort to make that file appear like others. The Court finds the insertion of unrequired and irrelevant documents (and sometimes multiple copies of the same document) an effort to make each manila folder appear from the outside to contain the same quantity of paper, which may have satisfied an extremely cursory review.
- In approximately 10 cases, illegible copies were produced making review and comparison to actual filed schedules on CM/ECF impossible.
- Scattered and disorganized filings in which the documents were produced haphazardly with pages out of order. Tellingly, these types of sloppy files often revealed the greatest differences between the debtor signed documents and the CM/ECF filed documents, whereas files with stapled and organized documents often were "complete"

productions (even though there were still a multitude of discrepancies).

• Files were included where the case number on the manila folder did not match the actual case included in the manila folder, complicating review unnecessarily.

Applicable Law

Federal Rule of Bankruptcy Procedure 1008 requires that all schedules and statements must be verified or contain an unsworn declaration under penalty of perjury pursuant to 28 U.S.C. § 1746. Alternatively, such documents may be verified by oath or affirmation pursuant to Bankruptcy Rule 9012.

What we have here is a consistent pattern of practice by Attorney Diaz under which *unsworn and unverified* schedules and statements have been filed by her in "over 100 filings" since the beginning of 2017. The Court has no reason to believe that this practice began only in January of 2017, or that is not present in all of the cases that Attorney Diaz has ever filed since she filed her first case in this district on August 25, 2008.¹³

Bankruptcy Rule 5005 provides that "[a] court may, by local rule, permit or require documents to be filed, signed, or verified by electronic means. ... A document filed by electronic means in compliance with a local rule constitutes a written paper for the purpose of applying these rules, the Federal Rules of Civil Procedure made applicable by these rules, and § 107 of the Code." Section 107 provides that "a paper filed in a case under this title and the dockets of a bankruptcy court are public records and open to examination by an entity at reasonable times without charge." Our Court has provided for such local rule in Local Rule 5005-4. Local Rule 5005-4(D) provides in relevant part that "[d]ocuments required to be verified or contain an unsworn declaration that

¹³ See In re Rene Bacallao, 08-22043-RAM.

are filed electronically shall be treated, for all purposes (both civil and criminal, including penalties for perjury), the same as though signed or subscribed."

The Schedules and Statement of Financial Affairs filed by Attorney Diaz in this case, and in "over 100" other cases, and very likely many more, are both unsworn and unverified. When asked by the Trustee if he had signed his Schedules, the Debtor Aldo Pina answered honestly that he had not, and that he had never before seen the documents Attorney Diaz filed at ECF 12. Parties in a bankruptcy case, starting with a trustee but including all parties in interest and the Court, *rely* on schedules and statements. They are the starting point for the evaluation of a debtor's assets and liabilities, and the starting point for the evaluation of a debtor's honesty. If a set of schedules and statements contain falsehoods, they are the starting point for the denial of a debtor's discharge under 11 U.S.C. § 727 or the assertion that the debtor has perjured him- or herself. But without that starting point, the bankruptcy process lacks fundamental integrity. And in the opinion of this Court, the evidence produced in this situation has revealed this it is more likely than not that each and every case that Attorney Diaz has filed similarly lacks fundamental integrity, and the debtors, creditors, judges and other actors in those cases and beyond have a right to know that all of her cases are tainted. ¹⁴

Attorney Diaz's Response suggests that her failure to comply with the requirement set forth clearly in Rule 1008 that "[a]ll petitions, lists, schedules, statements and amendments thereto shall be verified or contain an unsworn declaration as provided in 28 U.S.C. § 1746" is the result of "an error in office procedure" [ECF 57, page 3 of 5] and "of not knowing the proper procedure." [ECF 57, page 5 of 5].

¹⁴ This Court will be directing the Clerk to file a notice in each case that Attorney Diaz has ever filed. See Exh. 11.

This is mind boggling.

Each electronic filing by Attorney Diaz of documents which she represented were verified but were not constitutes a separate violation of Bankruptcy Rule 9011(b): by presenting to the court (whether by signing, filing, submitting, or later advocating) a petition, pleading, written motion, or other paper, an attorney or unrepresented party is certifying that to the best of the person's knowledge, information, and belief, formed after an inquiry reasonable under the circumstances –

- 1) It is not being presented for any improper purpose, such as to harass or to cause unnecessary delay or needless increase in the cost of litigation;
- 2) The claims, defenses, and other legal contentions therein are warranted by existing law or by a nonfrivolous argument for the extension, modification, or reversal of existing law or the establishment of new law;
- 3) The allegations and other factual contentions have evidentiary support, or, if specifically so identified, are likely to have evidentiary support after a reasonable opportunity for further investigation or discovery; and
- 4) The denials of factual contentions are warranted on the evidence, or, if specifically so identified, are reasonably based on lack of information and belief.

By passing off schedules and statements as having been verified or executed under penalty of perjury, when they have actually not been, Attorney Diaz has made false representations to the Court within the meaning of Bankruptcy Rule 9011(b). In fact, the Court's most recent order to show cause directed Attorney Diaz to do the following:

1. Attorney Diaz shall produce all of the documents required to be produced by this Court's Order [ECF 51], and to produce them in the manner directed by that Order. All

documents are to be produced on or before May 31, 2019.

- a. Attorney Diaz **failed to produce as required**, as discussed above.
- 2. Attorney Diaz shall show cause in writing, on or before **May 31, 2019,** why she should not be held in contempt for failure to comply with the requirements to turn over documents as set forth in the Order [ECF 51].
 - a. Attorney Diaz failed to do so.
- 3. Attorney Diaz shall show cause in writing, on or before **May 31, 2019,** why her proposed "New business practice" does not violate the terms of Local Rule 5005-4(C).
 - a. Attorney Diaz failed to do so.
- 4. Pursuant to the provisions of Federal Rule of Bankruptcy Procedure 9011(c)(1)(B), Attorney Diaz shall show cause in writing, on or before **May 31, 2019**, why her filing of the Debtor's Schedules and Statement of Affairs [ECF 12], which had never been seen by the Debtor and were not verified or affirmed by him, does not constitute a representation to the Court which violates Bankruptcy Rule 9011(b)(3).
 - a. Attorney Diaz **failed to do so**.
- 5. Pursuant to the provisions of Federal Rule of Bankruptcy Procedure 9011(c)(1)(B), Attorney Diaz shall show cause in writing, on or before **May 31, 2019**, why her filing in "over 100 filings" of schedules and statements of affairs which had never been seen by the debtor and were not verified or affirmed by him or her, does not constitute a representation to the Court which violates Bankruptcy Rule 9011(b)(3).
 - a. Attorney Diaz **failed to do so**.
- 6. Attorney Diaz shall show cause in writing, on or before **May 31, 2019,** why she should not be required (a) to file notice in each of "over 100 filings" that the schedules and

statements of affairs filed in those cases were neither seen not executed by the debtors in those cases, and (b) to file schedules and statements of affairs in each of those cases which have been executed by the debtors.

- a. Attorney Diaz **failed to do so**.
- 7. Pursuant to the provisions of Local Rule 2090-2(B)(1), Attorney Diaz shall show cause in writing, on or before **May 31, 2019**, why she should not be suspended from practice before the court, reprimanded or otherwise disciplined.
 - a. Attorney Diaz **failed to do so**.
- 8. The Court will conduct an evidentiary hearing on this Show Cause Order on **June 12, 2019 at 1:30 p.m.** at the United States Bankruptcy Court, 299 East Broward Blvd., Courtroom 301, Fort Lauderdale, FL 33301. Attorney Diaz is directed to appear at that hearing.
 - a. Attorney Diaz complied with this directive by showing up.

The Response [ECF 66] filed by Mr. de la Cabada on behalf of Attorney Diaz objectively fails to respond to this Court's demands, and it makes material misstatements about the reality of the current situation. For example, paragraph 4 of the Response states "[t]he filing of Debtor's Schedules and Statements of Affairs filed to not constituted a of Rule 90119(b)(3) [sic] because the information provided did have evidentiary support in that it was reviewed by each debtor and any differences with the pleadings were slight and not material and based on communication with Debtor and his/her required documentation." This statement, upon review of the documents, is false, and necessarily leads this Court to believe that Ramon de la Cabada, an attorney with admittedly no experience before the bankruptcy court, honestly had no idea what he was talking about. To consider otherwise would open a whole separate Pandora's Jar, considering how false and misleading the Response is in light of the actual production. It would appear that Mr. de la

Cabada's representations in the Response may themselves constitute violations of Rule 9011(b)(3), but the Court declines to consider that question further.

The Response [ECF 66] attempts to compare this situation to a case in Georgia, *In re Harmon*, 435 B.R. 758 (Bankr. N.D. Ga. 2010) where the court sanctioned several attorneys in a law firm, and the law firm itself, for similar misdeeds. ¹⁵ In that case, the court became aware of two situations in which something vaguely similar to this debacle happened at a law firm. By contrast, Attorney Diaz is a solo practitioner, and she is solely responsible for what happens at her firm. And as discussed, the Court has discovered a standard operating procedure apparently present in each and every case that Attorney Diaz has ever filed that is materially illegal.

"This Is The End" 16

"While Attorney Diaz understands the court's concern, it would be submitted that these errors delineated do not rise to the level of such a high punitive measure of suspension of a solo practitioner when other steps can be taken to allay concerns without potentially creating a legal practice wrecking scenario." [ECF 66, ¶7]. The Court disagrees. Based on the production, and the totality of the circumstances from the beginning of this saga, Attorney Diaz **does not** understand the Court's concern, the errors delineated **do** rise to the level of such a high punitive measure of suspension, and **no** other steps can be taken to allay the Court's concerns. Accordingly, and extremely regrettably, the Court has no other choice but to suspend Attorney Diaz for a considerable period of time and to recommend that other entities act to disbar Attorney Diaz from the practice of law entirely.

^{15 &}quot;Given the importance of the Court's ability to rely on attorneys' representations, deterrence and punishment are both appropriate purposes for sanctions here. ... As this Court relies heavily on electronic filings, the adherence of attorneys to the local rules regarding electronic signatures is imperative." 435 B.R. at 767.

¹⁶ The opening sequence of the 1979 American epic war film Apocalypse Now comes to mind.

Federal courts, including bankruptcy courts, possess inherent authority to impose sanctions against attorneys and their clients. *Chambers v. NASCO, Inc.* 501 U.S. 32 (1991); *Glatter v. Mroz* (*In re Mroz*), 65 F.3d 1567, 1574 (11th Cir. 1995); *Ginsberg, et al. v. Evergreen Security, Ltd. et al.* (*In re Evergreen Security*), 570 F.3d 1257, 1263 (11th Cir. 2009) (citing *In re Walker*, 532 F.3d 1304, 1309 (11th Cir. 2008)). "This power is derived from the court's need to manage [its] own affairs so as to achieve the orderly and expeditious disposition of cases." *Sunshine Jr. Stores, Inc.*, 456 F.3d 1291, 1304 (11th Cir. 2006)(internal citations omitted). *Evergreen Security* at 1263. A bankruptcy court "may impose sanctions if a party violates a court order or rule." *Id.* at 1273.

The Eleventh Circuit has held that bankruptcy courts possess inherent authority to impose sanctions and statutory authority to *sua sponte* "take any action or make any determination necessary or appropriate to enforce or implement court orders or rules, or to prevent an abuse of process." 11 U.S.C. § 105(a) (2005). *Id.* at 1263.

Local Rule 2090-2(B)(1) provides:

Upon order to show cause entered by at least one judge, any attorney appearing before the court may, after 30 days' notice and hearing and for good cause shown, be suspended from practice before the court, reprimanded or otherwise disciplined, by a judge whose order to show cause initiated the disciplinary proceedings.

The Order to Show Cause [ECF 32] initiating these disciplinary proceedings against Attorney Diaz was entered on February 6, 2019. Attorney Diaz was directed to produce documents by Order [ECF 51] entered April 10, 2019. A further Order to Show Cause [ECF 58] was entered May 7, 2019. Substantially more than the thirty days' notice provided in Local Rule 2090-2(B)(1) has elapsed.

Attorney Diaz's conduct in connection with these proceedings has reeked of bad faith. She completely failed to comply with the Order [ECF 51] to produce documents, and failed in the

substantial ways discussed above to comply with the further Order to Show Cause [ECF 58]. It is impossible to conclude that her failure to comply with these Orders was anything other than willful. Her standard operating procedure similarly reeks of bad faith. Her practice has serious criminal implications.¹⁷ At best, hers is an "empty head but pure heart" defense. But as the Seventh Circuit has succinctly put it, "[a]n empty head but a pure heart is no defense." *Thornton v. Wahl*, 787 F.2d 1151, 1154 (7th Cir. 1986).

The harm that Attorney Diaz has perpetrated in her practice goes beyond the injury to her clients and to the other parties in interest in her cases. As Chief Judge James J. Robinson of the Northern District of Alabama found in a related context, "[t]he harm goes beyond the immediate parties in interest. The credibility of bankruptcy jurisprudence, including its courts, judges, trustees, and lawyers, is diluted with each fallacious case like these." *In re Garrard*, 2013 WL 4009324 at *6 (Bankr. N.D. Ala. Aug. 5, 2013).

Attorney Diaz's conduct in this proceeding is intolerable. Her method of practice is grossly incompetent, and there is no reason to believe that it can be made to improve. No amount of continuing legal education could possibly fill the gaps of incompetence demonstrated here.

Which leads to the ultimate question: what is the appropriate remedy here? Attorney Diaz cannot be allowed to practice before this Court. Local Rule 2090-2(B) authorizes a single judge of this Court to "suspend" an attorney and the Court will do so. This Court's Local Rules contain no provision for the disbarment of an attorney for the practical reason that there is no separate bar of the bankruptcy court. Local Rule 2090-1(A)(1) requires, with limited exceptions not applicable here, that an attorney practicing before this Court must "be a member of the Bar of the

¹⁷ See, Ronald R. Peterson, Criminal Liability for the Bankruptcy Practitioner, Chapter 16 in Attorney Liability in Bankruptcy, American Bar Association (2006).

United States District Court for the Southern District of Florida." In turn, Local Special Rule 1 of the Special Rules Governing the Admission and Practice of Attorneys (the "District Court Special Rules") provides that "[a]n attorney is qualified for admission to the bar of this District if the attorney is currently a member in good standing of The Florida Bar."

This Court concludes that Attorney Diaz is grossly incompetent to practice law in this Court or anywhere else. It will therefore refer Attorney Diaz to the Ad Hoc Committee on Attorney Admissions, Peer Review and Attorney Grievance (the "Committee") created by Rule 5 of the District Court Special Rules, pursuant to District Court Special Rule 5(b), which provides in relevant part:

(1) Referral. Any District Judge, Magistrate Judge, or Bankruptcy Judge shall refer in writing to the Committee the name of any attorney he or she has observed practicing law in a manner which raises significant question as to the adequacy of such attorney's ability to represent clients in a competent manner. The referral shall be accompanied by a statement of the reasons why such question is raised.

This Order in its entirety constitutes this Court's statement of the reasons why the question of Attorney's Diaz's competence is raised. The Court's recommendation to the Committee is that it recommend to the District Court that Attorney Diaz be disbarred.

The Court will also refer Attorney Diaz to The Florida Bar with a recommendation that Attorney Diaz be disbarred.

Based upon the foregoing, it is **ORDERED**:

- 1) Attorney Maite Diaz is hereby **PROHIBITED** from filing any new debtor case commencing **July 1, 2019**.
- 2) Attorney Maite Diaz is hereby **SUSPENDED FROM PRACTICE** before this Court for a period of **TWO YEARS** commencing **August 1, 2019.**

3) The Clerk of this Court is **DIRECTED** to terminate Attorney Maite Diaz's

CM/ECF privileges effective **August 1, 2019**.

4)

Attorney Maite Diaz is hereby **REFERRED** to the Ad Hoc Committee on Attorney

Admissions, Peer Review and Attorney Grievance of the United States District Court for the

Southern District of Florida for review of Attorney Maite Diaz's ability to represent clients in a

competent manner, with a recommendation to the Committee that it recommend to the District

Court that Attorney Maite Diaz be disbarred. The Clerk of this Court is **DIRECTED** to serve a

copy of this Order on the Committee.

5) Attorney Maite Diaz is hereby **REFERRED** to The Florida Bar for discipline as

unfit to practice law, with a recommendation to The Florida Bar that Attorney Maite Diaz be

disbarred. The Clerk of this Court is **DIRECTED** to serve a copy of this Order on the Executive

Director of The Florida Bar.

6) Attorney Maite Diaz is hereby **REFERRED** to the Office of the United States

Trustee for such investigation as the United States Trustee sees fit. The Clerk of this Court is

DIRECTED to serve a copy of this Order on the United States Trustee for Region 21.

7) Attorney Maite Diaz is hereby **REFERRED** to the United States Attorney for the

Southern District of Florida for such investigation as the United States Attorney sees fit. The

Clerk of this Court is **DIRECTED** to serve a copy of this Order on the United States Attorney.

8) The Clerk of this Court is **DIRECTED** to file a Notice in each case in which

Attorney Maite Diaz appears as counsel of record in substantially the form attached hereto as

Exhibit 11.

###

Copies to: all parties in interest, and as directed above.

38

Exhibit 1.1

Case 18-25724-JKAM DDoc721 Filibeld061256128 Fragge408off542

	Fill in this	information to identify you	r casa:				
Г.		information to identify you	r case:				
De	ebtor 1	Rene Pazmino First Name	Middle Name	L	ast Name		
	ebtor 2 bouse if, filing)	First Name	Middle Name	L	ast Name		
Ur	nited States Bank	kruptcy Court for the: SOI	UTHERN DISTRICT OF	FLOR	IDA, MIAMI DIVISION		
Ca	ase number 18	 3-22794					
1	known)	J-221 J4				<u> </u>	if this is an ded filing
\sim	«: -: - I Г	4000				amend	aea ming
	fficial For						
5	chedule	C: The Prope	erty You Cla	ım	as Exempt		4/16
pro out kno	perty you listed of and attach to this own). r each item of pi	n Schedule A/B: Property (Of spage as many copies of Par copiers of your claim as exemp	fficial Form 106A/B) as your 2: Additional Page as ne	ecessa amo	r, both are equally responsible for sur urce, list the property that you claim a ury. On the top of any additional page unt of the exemption you claim. O	s exempt. If more spons, write your name ar	ace is needed, fill nd case number (if is to state a
app fun to a	olicable statutor ids—may be un	y limit. Some exemptions— limited in dollar amount. Ho ar amount and the value of	-such as those for healt owever, if you claim an o	th aid: exem _l	market value of the property beir s, rights to receive certain benefit ption of 100% of fair market value b exceed that amount, your exemp	s, and tax-exempt r under a law that lin	etirement nits the exemption
Pa	art 1: Identify	the Property You Claim as	Exempt				
1.	Which set of e	xemptions are you claiming	g? Check one only, even	if you	r spouse is filing with you.		
	■ You are clair	ning state and federal nonban	nkruptcy exemptions. 11	U.S.C	. § 522(b)(3)		
	☐ You are clair	ning federal exemptions. 11	U.S.C. § 522(b)(2)				
2.	For any prope	rty you list on Schedule A/	B that you claim as exe	mpt, f	ill in the information below.		
		of the property and line on at lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that a	allow exemption
	Scriedule A/B ui	at lists tills property	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	0550 NW 00-		\$278,067.00		\$44,248.00	Fla. Const. Art	
	9550 NW 33i Miami FL, 33 Line from Sche	3147-2789			100% of fair market value, up to any applicable statutory limit	Fla. Stat.§§ 22	2.01, 222.02
	Ford F150 Pickup	2WD	\$1,000.00		\$1,000.00	Fla. Stat. § 222	2.25(1)
	1997 180000 Line from <i>Sche</i>				100% of fair market value, up to any applicable statutory limit		
	household g	goods and furnishings	\$1,000.00		\$1,000.00	Fla. Const. Art	X, § 4(a)(2)
	Line nom oche	aule ALD. V. I			100% of fair market value, up to any applicable statutory limit		
3.	(Subject to adju	ou acquire the property cover	3 years after that for case	s filed	on or after the date of adjustment.) 5 days before you filed this case?		

Official Form 106C

Exhibit 1.2

Case 18-25724-JRAM DDoc721 Filibeld061256128 Fragge429obf1542

Fill in this information to iden	tify your case:			
Debtor 1 Rene Pazmino				
First Name	Middle Name Last Name		}	
Debtor 2 (Spouse if, filing) First Name	Middle Name Last Name			
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF FLORIDA, MIA	MI DIVISION		
Case number 18-22794				
(if known)			_	if this is an ed filing
Official Franciscop				
Official Form 106D				
Schedule D: Creditors	Who Have Claims Secure	d by Propert	У	12/15
	f two married people are filing together, both are ed t, number the entries, and attach it to this form. On			
1. Do any creditors have claims secured by	your property?			
☐ No. Check this box and submit th	is form to the court with your other schedules. You	u have nothing else to re	port on this form.	
Yes. Fill in all of the information b	elow.			
Part 1: List All Secured Claims				
	and the second states that the second states are stated as a second state of the second states are second stated as a second state of the second s	Column A	Column B	Column C
	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor 's name.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.1 Caliber Home Loans	Describe the property that secures the claim:	value of collateral. \$282,920.46	claim \$155,676.00	If any \$127,244.46
Creditor's Name	2728 NW 28th St, Miami, FL		<u> </u>	<u> </u>
	33142-6426			
PO Box 24610	debtor wants to cramdown			
Oklahoma City, OK	As of the date you file, the claim is: Check all that apply.			
73124-0610	Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
, , ,	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or se	ecured		
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a	Other (including a right to offset)			
community debt				
Date debt was incurred	Last 4 digits of account number			
2.2 Chase Bank	Describe the property that secures the claim:	\$233,819.00	\$278,067.00	\$0.00
Creditor's Name	9550 NW 33rd Ave, Miami, FL			
	33147-2789			
	up to date, keep Homestead			
PO Box 15922	property			
Wilmington, DE	As of the date you file, the claim is: Check all that apply.			
19850-5922	Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or se	ecured		
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
community dest				
Date debt was incurred 2005-11	Last 4 digits of account number 0608			

Schedule D: Creditors Who Have Claims Secured by Property

Case 18-22729-JR40M DDoc721 Hittelc0612261198 Hagge-420cff154

Debtor 1 Rene Pazmino		Case number (if know)	18-22794	
First Name Middle N	lame Last Name			
2.3 Miami Dada County	Describe the property that secures the claim:	¢4 204 79	¢155 676 00	¢4 204 79
2.3 Miami Dade County Creditor's Name	2728 NW 28th St, Miami, FL	<u>\$1,291.78</u>	\$155,676.00	\$1,291.78
	33142-6426			
Permitting and	debtor wants to cramdown			
Inspection Center	As of the date you file, the claim is: Check all that			
11805 SW 26th St # 230 Miami, FL 33175-2464	apply.			
Number, Street, City, State & Zip Code	Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated ☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
■ Debtor 1 only	☐ An agreement you made (such as mortgage or se	ecured		
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	■ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a	☐ Other (including a right to offset)			
community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			
Miami Dade County Tax				
2.4 Collector	Describe the property that secures the claim:	unknown	\$278,067.00	\$0.00
Creditor's Name	9550 NW 33rd Ave, Miami, FL		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	• • • • • • • • • • • • • • • • • • • •
	33147-2789			
	up to date, keep Homestead			
Code Enforecment	property			
111 NW 1st St # 1750	As of the date you file, the claim is: Check all that			
Miami, FL 33128-1905	apply. ☐ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
, 2, 2, , 2, , 2	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	☐ An agreement you made (such as mortgage or se	ecured		
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a	☐ Other (including a right to offset)			
community debt				
Date debt was incurred	Last 4 digits of account number			
2.5 Mr. Cooper	Describe the property that secures the claim:	\$530,642.11	\$365,000.00	\$165,642.11
Creditor's Name	19618 NW 79th Ave, Hialeah, FL 33015-6361			
	shortsale pending valuation			
	Realquest As of the date you file, the claim is: Check all that			
	apply.			
	Contingent			
Number, Street, City, State & Zip Code	Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
_		agurad		
Debtor 1 only		ecurea		
Debtor 2 only	_			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			

Official Form 106D

Case 18-22729-PK40M DDoc721 Filibeb061226128 Filage-42106f154

Debtor 1 Rene Pazmino				Case number (if know)	18-22794	
	First Name	Middle Name	Last Name			
					_	
Add the do	ollar value of your entrie	es in Column A on this page	e. Write that number here:	\$1,048,673.35	5	
If this is the last page of your form, add the dollar value totals from all pages.			s from all pages.	£4 040 C72 25	.7	
Write that	number here:			\$1,048,673.35		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Exhibit 1.3

Case 18-22929-RKOM DDoc721 Filibel0061236128 Filage-425206f154

		2020	KKOVI LLEGO				200120-2	
Fill in thi	is information to identify your	case:						
Debtor 1	Rene Pazmino							
	First Name	Middle	e Name	Last Nam	е)	
Debtor 2								
(Spouse if, filing	g) First Name	Middle	Name	Last Nam	е			
United State	es Bankruptcy Court for the:	SOUTHER	RN DISTRICT	OF FLORIDA, N	IIAMI DIVI	SION		
Case numb	er 18-22794							
(if known)	- 10 ZZ134						☐ Check	if this is an
							amend	ded filing
Official F	Form 106E/F							
	le E/F: Creditors WI	ho Hav	a Unsacı	red Claim	e			12/15
any executory Schedule G: I D: Creditors \	ete and accurate as possible. Use y contracts or unexpired leases to Executory Contracts and Unexpir Who Have Claims Secured by Pro- tion Page to this page. If you have (if known).	hat could re ed Leases (perty. If mo	sult in a claim. Official Form 10 re space is nee	Also list executo 06G). Do not inclueded, copy the Par	ry contracts de any cred t you need,	s on Schedule A/B: P ditors with partially so fill it out, number the	roperty (Official For ecured claims that a e entries in the boxe	m 106A/B) and on re listed in Schedule s on the left. Attach
Part 1: L	ist All of Your PRIORITY Uns	ecured Cla	aims					
1. Do any o	creditors have priority unsecured	claims agai	inst you?					
□ No. G	Go to Part 2.							
Yes.								
identify w possible,	of your priority unsecured claims. I hat type of claim it is. If a claim has list the claims in alphabetical order than one creditor holds a particula	both priority according to	and nonpriority the creditor 's n	amounts, list that on	laim here a	nd show both priority a	nd nonpriority amount	ts. As much as
(For an e	explanation of each type of claim, se	e the instruc	tions for this forr	m in the instruction	booklet.)			
					·	Total claim	Priority amount	Nonpriority amount
	orida Dept of Revenue		Last 4 digits of	f account number	0662	\$1,554.79	\$1,554.79	\$0.00
Prio	rity Creditor's Name		When was the	debt incurred?				
PO	Box 6668		Wileii was tile	debt incurred:	-		-	
	lahassee, FL 32314-6668							
	nber Street City State Zlp Code		As of the date	you file, the claim	is: Check a	II that apply		
Who in	curred the debt? Check one.		☐ Contingent					
■ Deb	otor 1 only		☐ Unliquidated	t				
☐ Deb	otor 2 only		☐ Disputed					
☐ Deb	otor 1 and Debtor 2 only		Type of PRIOR	ITY unsecured cla	im:			
☐ At le	east one of the debtors and another		☐ Domestic su	pport obligations				
☐ Che	eck if this claim is for a communi	ty debt	■ Taxes and c	certain other debts	ou owe the	government		
	claim subject to offset?	•	_	eath or personal in		•		
■ No	-		Other. Speci					
☐ Yes			,	-				•

Case 18-25724-JRAM DDoc721 Filibeld061256128 Fragge423off542

Debtor 1 Pazmino, Rene	Case number (f know)	18-22794	
2.2 Internal Revenue Service Priority Creditor's Name	Last 4 digits of account number \$0.00	\$0.00	\$0.00
PO Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	When was the debt incurred? As of the date you file, the claim is: Check all that apply ☐ Contingent ☐ Unliquidated ☐ Disputed	_	
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of PRIORITY unsecured claim: ☐ Domestic support obligations		
☐ Check if this claim is for a community debt Is the claim subject to offset? ■ No ☐ Yes	 ■ Taxes and certain other debts you owe the government □ Claims for death or personal injury while you were intoxicated □ Other. Specify 		
2.3 Special Asst. U.S. Attorney Priority Creditor's Name	Last 4 digits of account number \$0.00 When was the debt incurred?	\$0.00	\$0.00
1000 S. Pine Island Road #300 Fort Lauderdale, FL 333240000 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? No Yes	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Domestic support obligations Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Specify		
2.4 U.S. Attorney General Priority Creditor's Name 950 Pennsylvania Ave NW Washington, DC 20530-0009 Number Street City State Zlp Code	When was the debt incurred? As of the date you file, the claim is: Check all that apply	\$0.00	\$0.00
Who incurred the debt? Check one. Debtor 1 only	☐ Contingent ☐ Unliquidated		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Disputed Type of PRIORITY unsecured claim: ☐ Domestic support obligations ☐ Taxes and certain other debts you owe the government		
Is the claim subject to offset? ■ No □ Yes	☐ Claims for death or personal injury while you were intoxicated ☐ Other. Specify		

Case 18-25724-JRAM DDoc721 Filibeld061256128 Fragge42406f1542

Debt	or 1 Pazmino, Rene		Case number (f know)	18-22794	
2.5	United States Attorney	Last 4 digits of account number	\$0.00	\$0.0	0 \$0.00
	Priority Creditor's Name	When was the debt incurred?	· ·	_	
	99 NE 4th St	when was the dept incurred:		_	
	Miami, FL 33132-2131				
	Number Street City State ZIp Code	As of the date you file, the claim is:	Check all that apply		
	Who incurred the debt? Check one.	Contingent			
	Debtor 1 only	☐ Unliquidated			
	☐ Debtor 2 only	☐ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	lacksquare At least one of the debtors and another	☐ Domestic support obligations			
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts you	owe the government		
	Is the claim subject to offset?	☐ Claims for death or personal injury	while you were intoxicated		
	No	Other. Specify			
	Yes				
Part	2: List All of Your NONPRIORITY Unsecu	red Claims			
	Oo any creditors have nonpriority unsecured claim				
_	☐ No. You have nothing to report in this part. Submit		dules		
	Yes.		GG1051		
tl	List all of your nonpriority unsecured claims in the insecured claim, list the creditor separately for each clan one creditor holds a particular claim, list the other?.	aim. For each claim listed, identify what to	pe of claim it is. Do not list cla	aims already included	d in Part 1. If more
				To	otal claim
4.1	Amex	Last 4 digits of account number	2153		\$1,164.00
	Nonpriority Creditor's Name		0040.00		<u> </u>
	PO Box 297871	When was the debt incurred?	2018-02		
	Fort Lauderdale, FL 33329-7871				
	Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce the	nat you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar deb	ts	
	□Yes	■ Other. Specify Revolving	• •		
		· · · · · · · · · · · · · · · · · · ·			

Case 18-25724-JRAM DDoc721 Filibeld061256128 Fragge425off542

Debto	Pazmino, Rene		Case number (f know) 18	-22794
4.2	Amex Nonpriority Creditor's Name	Last 4 digits of account number	4973	\$0.00
	PO Box 297871	When was the debt incurred?	2017-09-06	
	Fort Lauderdale, FL 33329-7871 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ■ No	☐ Disputed Type of NONPRIORITY unsecure ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing	rration agreement or divorce that yo	ou did not
	□ Yes	■ Other. Specify Revolving	•	
4.3	Amex	Last 4 digits of account number	8573	\$0.00
	Nonpriority Creditor's Name PO Box 297871	When was the debt incurred?	2017-01-26	
	Fort Lauderdale, FL 33329-7871 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Disputed Type of NONPRIORITY unsecure ☐ Student loans ☐ Obligations arising out of a sepa		ou did not
	Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharir	g plans, and other similar debts	
	Yes	Other. Specify Revolving	account	
4.4	Amex Dsnb Nonpriority Creditor's Name	Last 4 digits of account number	4011	\$0.00
	9111 Duke Blvd	When was the debt incurred?	2009-04-19	
	Mason, OH 45040-8999 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐	☐ Disputed Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		ou did not
	■ No	Debts to pension or profit-sharin		
	Yes	■ Other. Specify Revolving	account	

Case 18-25729-JRAOM DDoc721 Filibeld061256128 Fragge526061542

Debto	Pazmino, Rene		Case number (f know)	18-22794	
4.5	Ana Cummings Nonpriority Creditor's Name	Last 4 digits of account number			unknown
	c/o Carlos Santos Esq. 3400 Coral Way # 5Thfl Miami, FL 33145-3053	When was the debt incurred?			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecure	ed claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims			
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify	ng pians, and other similar de		
4.6	Bankamerica Nonpriority Creditor's Name	Last 4 digits of account number	8570		\$0.00
	4909 Savarese Cir	When was the debt incurred?	2006-01-30		
	Tampa, FL 33634-2413 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	ed claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims		that you did not	
	■ No	Debts to pension or profit-sharir	ng plans, and other similar de	bts	
	□Yes	Other. Specify CreditLine	account		
4.7	Cap1/berpl Nonpriority Creditor's Name	Last 4 digits of account number	1787		\$0.00
	90 Christiana Rd	When was the debt incurred?	2007-11		
	New Castle, DE 19720-3118 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	ed claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims		that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar de	bts	
	Yes	■ Other. Specify Revolving			

Case 18-25729-JRAOM DDoc721 Filibeld061256128 Fragge52.7off154

Debto	Pazmino, Rene		Case number (if know)	18-22794	
4.8	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	5792		\$0.00
	Nonpholity Creditor's Name	When was the debt incurred?	2002-07		
	PO Box 15298 Wilmington, DE 19850-5298 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim			
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset?	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims		nat you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar deb	ts	
	☐ Yes	Other Specify Revolving			
4.9	Chase Card	Last 4 digits of account number	9574		\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	2010-08-25		
	PO Box 15298 Wilmington, DE 19850-5298 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim			
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Type of NONPRIORITY unsecured ☐ Student loans	d claim:		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce th	nat you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar deb	ts	
	Yes	Other. Specify Revolving	account		
4.10	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	1470		\$0.00
	PO Box 15298	When was the debt incurred?	2006-03-03		
	Wilmington, DE 19850-5298 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	\square Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	· ·	•	
	■ No	Debts to pension or profit-sharing	g plans, and other similar deb	ts	
	☐ Yes	■ Other. Specify Revolving	account		

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Case 18-25724-JRAM DDoc721 Filibeld061256128 Fragge528061542

Debto	Pazmino, Rene		Case number (f know) 18-2	22794
4.11	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	0058	\$0.00
	Nonpholity Oreator 3 Name	When was the debt incurred?	2006-10	
	PO Box 15298 Wilmington, DE 19850-5298 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	I claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you	did not
	■ No	Debts to pension or profit-sharin	a plane, and other similar debts	
		·	• •	
	Yes	■ Other. Specify Revolving	account	
4.12	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	3005	\$0.00
	Nonpholity Creditor's Name	When was the debt incurred?	2003-08	
	PO Box 15298			
	Wilmington, DE 19850-5298	= A. (61 - 1.4 61 - 41 - 1.4.		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	<u> </u>			
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you	did not
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Revolving	account	
4.13	Chase Card	Last 4 digits of account number	6398	\$0.00
	Nonpriority Creditor's Name			
	PO Box 15298	When was the debt incurred?	2006-03-03	
	Wilmington, DE 19850-5298			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you	did not
	Is the claim subject to offset?	report as priority claims	. 5	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Revolving	account	

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Case 18-23724-JRAM DDoc721 Hibel0061256128 Fragge5290f1542

Debto	Pazmino, Rene		Case number (if know) 18-2279	94
4.14	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	2774	unknown
	PO Box 15298	When was the debt incurred?	2010-08-25	
	Wilmington, DE 19850-5298 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing	ration agreement or divorce that you did r	ot
	Yes	■ Other Specify Revolving		
4.15	Chase Card Nonpriority Creditor's Name	Last 4 digits of account number	2774	\$-1.00
	PO Box 15298	When was the debt incurred?	2010-08-25	
	Wilmington, DE 19850-5298 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did r	ot
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Revolving	• •	
4.16	Citi Nonpriority Creditor's Name	Last 4 digits of account number	8455	\$0.00
	PO Box 6241	When was the debt incurred?	2000-05	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	ıl claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did r	oot
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	Other. Specify Revolving	account	

Case 18-25729-JRAOM DDoc721 Filibeld061256128 Fragge53006f1542

Debto	Pazmino, Rene		Case number (f know) 18-2	22794
4.17	Comenitycb/lendingclub Nonpriority Creditor's Name	Last 4 digits of account number	0490	\$0.00
	nonphony croance riams	When was the debt incurred?	2016-03-15	
	PO Box 182120			
	Columbus, OH 43218-2120 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	,		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that you	did not
	Is the claim subject to offset?	report as priority claims	· · · · · · · · · · · · · · · · · · ·	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Revolving	account	
4.18	Credit One Bank NA	Last 4 digits of account number	5467	\$0.00
	Nonpriority Creditor's Name	_		
	PO Box 98875	When was the debt incurred?	2012-10	
	Las Vegas, NV 89193-8875			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that you	did not
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Revolving	account	
4.19	Discoverbank	Last 4 digits of account number	4271	\$0.00
	Nonpriority Creditor's Name		2007.42.00	
	PO Box 15316	When was the debt incurred?	2007-12-03	
	Wilmington, DE 19850-5316			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that you	did not
	Is the claim subject to offset?	report as priority claims	•	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Revolving	account	

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Case 18-25724-JKAM DDoc721 Filibeld061256128 Fragge55106f154

Debtor	Pazmino, Rene		Case number (f know)	18-22794	
4.20	Dsnb Macys Nonpriority Creditor's Name	Last 4 digits of account number	1531		\$0.00
	PO Box 8218	When was the debt incurred?	2009-04-19		
	Mason, OH 45040-8218 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	d claim:		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharin			
	■ No □ Yes	■ Other. Specify Revolving		:015	
4.21	Ford Motor Credit Company Nonpriority Creditor's Name	Last 4 digits of account number			\$0.00
	PO Box 6508	When was the debt incurred?			
	Mesa, AZ 85216-6508 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar de	ebts	
	Yes	Other. Specify			
4.22	Jefferson Capital Syst	Last 4 digits of account number	9003		\$798.00
	Nonpriority Creditor's Name	When was the debt incurred?	2017-02		
	16 McLeland Rd Saint Cloud, MN 56303-2198	_			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce	that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar de	ebts	
	☐ Yes	■ Other. Specify Open acco			

Case 18-25724-JKAM DDoc721 Filibel0061256128 Fragge556206f1542

Debto	r 1 Pazmino, Rene		Case number (if know)	18-22794	
4.23	Lennar Spanish Lakes HOA Nonpriority Creditor's Name	Last 4 digits of account number			\$0.00
	C/O ASSOCIATION SPECIALTY GROUP LLC 9050 Pines Blvd Ste 480 Pembroke Pines, FL 33024-6415	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce the	nat you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar deb	ts	
	Yes	Other. Specify			
4.24	Ilidia Gonzalez	Last 4 digits of account number			\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?			
	2467 NW 98th St Miami, FL 33147-2135 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	710 of the date you me, the claim.	or orion an trial apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce the	nat you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar deb	ts	
	Yes	Other. Specify			
4.25	Mcydsnb	Last 4 digits of account number	5340		\$0.00
	Nonpriority Creditor's Name	_			
	PO Box 8218 Mason, OH 45040-8218	When was the debt incurred?	2009-04		
	Number Street City State Zlp Code	 As of the date you file, the claim i 	s: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce the	nat you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar deh	ıts	
	☐ Yes				
	□ 168	Other. Specify Revolving	account		

Case 18-25724-JRAM DDoc721 Filibeld061256128 Fragge5373061574

Debto	Pazmino, Rene		Case number (if know)	18-22794	
4.26	Mcydsnb	Last 4 digits of account number	6760	_	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	2001-05		
	PO Box 8218 Mason, OH 45040-8218 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim			
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured Student loans			
	Is the claim subject to offset?	 Obligations arising out of a separe report as priority claims 	ration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar de	ebts	
	Yes	Other. Specify Revolving	account		
4.27	Miami Dade County Nonpriority Creditor's Name	Last 4 digits of account number			\$0.00
	Nonpriority croations name	When was the debt incurred?			
	111 NW 1st St # 2810 Miami, FL 33128-1930 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce	that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar de	ebts	
	Yes	Other. Specify			
4.28	Midland Funding Nonpriority Creditor's Name	Last 4 digits of account number	3974		\$4,668.00
	2365 Northside Dr Ste 30	When was the debt incurred?	2017-09		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce	that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar de	ebts	
	□Yes	■ Other. Specify Open acco			

Case 18-25724-JRAM DDoc721 Filibeld061256128 Fragge584off154

Debto	Pazmino, Rene		Case number (if know)	18-22794	
4.29	Mr. Cooper Nonpriority Creditor's Name	Last 4 digits of account number			\$0.00
	Nonphonty Creditor's Name	When was the debt incurred?			
	8950 Cypress Waters Blvd Coppell, TX 75019-4620 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar de	hts	
	Yes		g plane, and outer entitle de		
4.30	Ntb/cbna Nonpriority Creditor's Name	Last 4 digits of account number	1383		\$0.00
	Nonpholity Creditor's Name	When was the debt incurred?	2009-04-13		
	PO Box 6497 Sioux Falls, SD 57117-6497 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	☐ Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa		that you did not	
	Is the claim subject to offset?	report as priority claims	nation agreement of divorce	inat you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar de	bts	
	Yes	Other. Specify Revolving	account		
4.31	Portfolio Recov Assoc	Last 4 digits of account number	0635	_	\$461.00
	Nonpriority Creditor's Name	When was the debt incurred?	2017-12-21		
	120 Corporate Blvd Ste 1 Norfolk, VA 23502-4952	_	2011 12 21		
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar de	bts	
	☐ Yes	Other. Specify Open acco	unt		

Official Form 106 E/F

Case 18-25724-JKAM DDoc721 Filibeld061256128 Fragge53506154

Debto	Pazmino, Rene		Case number (if know)	18-22794	
4.32	Real time Resolutions Nonpriority Creditor's Name	Last 4 digits of account number			\$0.00
	Nonpholity Orealies 3 Name	When was the debt incurred?			
	1349 Empire Central Dr # 150 Dallas, TX 75247-4029 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	,			
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	<u> </u>	Type of NONPRIORITY unsecure	d claim:		
	☐ At least one of the debtors and another	Student loans	u ciaiii.		
	☐ Check if this claim is for a community debt				
	Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce th	at you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debt	S	
		_			
	Yes	Other. Specify			
4.33	Syncb/Ashley/City Furn Nonpriority Creditor's Name	Last 4 digits of account number	0600		\$0.00
	C/o	When was the debt incurred?	2004-10		
	PO Box 965036				
	Orlando, FL 32896-5036				
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt	☐ Obligations arising out of a sepa	aration agreement or divorce th	at you did not	
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharing	ng plans, and other similar debt	s	
	Yes	Other. Specify Revolving	account		
4.34	Syncb/brandsmart	Last 4 digits of account number	3561		\$0.00
4.04	Nonpriority Creditor's Name	_ Last 4 digits of account number	3301		φυ.υυ
		When was the debt incurred?	2000-12-20		
	PO Box 965036				
	Orlando, FL 32896-5036 Number Street City State Zlp Code		in Obnal all that are by		
	Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	_				
	Debtor 1 only	Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt	Obligations arising out of a sepa	aration agreement or divorce th	at you did not	
	Is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharing		S	
	☐ Yes	Other. Specify Revolving	account		

Official Form 106 E/F

Case 18-25724-JRAM DDoc721 Filibeld061256128 Fragge686061542

Debtor	Pazmino, Rene		Case number (if know)	18-22794	
4.35	Syncb/jcp Nonpriority Creditor's Name	Last 4 digits of account number	0743	_	\$0.00
	PO Box 965007	When was the debt incurred?			
	Orlando, FL 32896-5007 Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce th	at you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar deb	s	
	Yes	Other. Specify Revolving	account		
4.36	Syncb/lowes Nonpriority Creditor's Name	Last 4 digits of account number	0294		\$0.00
	Nonpholity Orealtor's Name	When was the debt incurred?	2005-01		
	PO Box 956005 Orlando, FL 32896 Number Street City State Zlp Code	As of the date you file, the claim			
	Who incurred the debt? Check one.	• ,	11.7		
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce th	at you did not	
	Is the claim subject to offset?	report as priority claims	addit agreement of diverse to	iat you ala not	
	No	Debts to pension or profit-sharing	g plans, and other similar deb	ts	
	Yes	Other. Specify Revolving	account		
4.37	Thd/Cbna	Last 4 digits of account number	7748		\$4,247.00
	Nonpriority Creditor's Name	When was the debt incurred?	2044.06		
	PO Box 6497 Sioux Falls, SD 57117-6497	when was the dept incurred?	2014-06		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce th	at you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar deb	ts	
	Yes	■ Other. Specify Revolving	account		

Case 18-25724-JKAM DDoc721 Filibeld061256128 Fragge63.706f1542

Debtor	1 Pazmino, Rene		Case number (f know) 18-22794	
4.38	Wells Fargo Bank Nonpriority Creditor's Name	Last 4 digits of account number	2882	\$0.00
	Nonpholity Creditors Name	When was the debt incurred?	2007-04-02	
	PO Box 14517 Des Moines, IA 50306-3517 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i		-
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Revolving	account	-
4.39	Wells Fargo Bank Nonpriority Creditor's Name	Last 4 digits of account number	9206	\$0.00
	Nonpholity ordators Name	When was the debt incurred?	2007-04	
	PO Box 14517 Des Moines, IA 50306-3517 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Revolving	account	-
4.40	Wffnatbank Nonpriority Creditor's Name	Last 4 digits of account number	0963	\$0.00
	Dec Maines IA 50200	When was the debt incurred?	2002-12	-
	Des Moines, IA 50306 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	,	, , , , , , , , , , , , , , , , , , , ,	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Revolving	account	_

Case 18-25729-JRAOM DDoc721 Filibel00612561198 Fragge:62806f1542

Debtor 1	Pazmino,	, Rene		Case r	number (f know)	18-22794	
	Wffnatbank		Last 4 digits of account number	0963			\$0.00
r	Nonpriority Cred	ditor's Name	When was the debt incurred?	2002	-12		
1		s, IA 50306 City State Zlp Code the debt? Check one.	As of the date you file, the claim	n is: Check	all that apply		
_	■ Debtor 1 onl		☐ Contingent				
_	Debtor 2 onl	•	☐ Unliquidated				
_	_	d Debtor 2 only	☐ Disputed				
I	At least one	of the debtors and another	Type of NONPRIORITY unsecur	ed claim:			
	_	s claim is for a community	☐ Student loans				
	debt	15-44-46	Obligations arising out of a sep	paration ag	reement or divorce	that you did not	
	_	bject to offset?	report as priority claims				
_	■ No		Debts to pension or profit-shar			edts	
l	☐ Yes		Other. Specify Revolving	accoul	nt		-
Part 3:	List Others	s to Be Notified About a De	bt That You Already Listed				
5. Use this is trying have months	g to collect fro ore than one c I for any debts	m you for a debt you owe to s		n Parts 1 o litional cre	or 2, then list the ceditors here. If you	ollection agency	here. Similarly, if you
Name and	i Address I mming		On which entry in Part 1 or Part 2 did you Line 4.5 of (<i>Check one</i>):		riginal creditor? Creditors with Prior	ity Unsecured Clai	ms
652 NW	_				Creditors with Nong	•	
Miami,	FL 33128-1	506	Last 4 digits of account number	r un 2.	Oroditoro William Horis	monty Chocodrou	Cidiiiio
NI	1 A -l -l						
Name and Greent	a Address ree Servici i	ng	On which entry in Part 1 or Part 2 did yo Line 4.32 of (<i>Check one</i>):		riginal creditor? Creditors with Prior	itv Unsecured Clai	ims
		3			Creditors with Nong	-	
			Last 4 digits of account number		·	•	
Name and Roberts		nutz & Schneid,		Part 1:	riginal creditor? Creditors with Prior Creditors with Nong	-	
	Military Tr			■ Part 2:	Creditors with Nonp	priority Unsecured	Claims
Боса к	aton, FL 33	043 I-0393	Last 4 digits of account number				
Name and	d Address		On which entry in Part 1 or Part 2 did yo	u list the o	riginal creditor?		
	Neiwirth E				Creditors with Prior	ity Unsecured Clai	ms
	n and Rees 2nd St # 3			Part 2:	Creditors with Nong	oriority Unsecured	Claims
	FL 33131-2						
			Last 4 digits of account number				
Part 4:	Add the Ar	nounts for Each Type of U	nsecured Claim				
6. Total th		certain types of unsecured cla	aims. This information is for statistical	reporting	purposes only. 28	U.S.C. §159. Add	I the amounts for each
				_		Claim	
Total clai	6a.	Domestic support obligation	ns	6a.	\$	0.00	-
from Pa		Taxes and certain other deb	ts you owe the government	6b.	\$	1,554.79	
	6c.		l injury while you were intoxicated	6c.	\$	0.00	- -
	6d.	Other. Add all other priority ur	nsecured claims. Write that amount here.	6d.	\$	0.00	-
	6e.	Total Priority. Add lines 6a th	rough 6d.	6e.	\$	1,554.79	_
					Total	Claim	
	6f.	Student loans		6f.	\$	0.00	_

Official Form 106 E/F

Total claims

Case 18-25724-JRAM DDoc721 Filibeld061256128 Fragge639061542

Debtor 1 Paz	mino,	Rene	Case number (f know)		18-22794	
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		\$	0.00	
6		Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	11,337.00	
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	11,337.00	

Exhibit 2.1

Cased.8715926816100 DDoc735 FHddd0652561/97 Plagge65 of 362

Fill in this in	nformation to	identify v	our case and thi	s filing		33		
Debtor 1		na Galv		3 mmg	•			
	First Na		<u></u>	Name	Last Name			
Debtor 2 (Spouse, if filing) First Na	me	Middle	Name	Last Name			
			SOUTHER	N DISTI	RICT OF FLORIDA, FORT LAUDERDA	LE		
United State	es Bankruptcy (Court for t			THE TOTAL PROPERTY.			
Case numbe	er <u>0:17-bk-</u>	14768					С	Check if this is an amended filing
	Form 10		- 10 - 11 · 1					
	lule A/E				and an accept fits in many than a	a a a da wa wy liad dh		12/15
think it fits be information. If Answer every	st. Be as comp f more space is question.	lete and ac needed, at	curate as possible tach a separate sh	e. If two	only once. If an asset fits in more than or married people are filing together, both an his form. On the top of any additional page Estate You Own or Have an Interest In	e equally respons	ble for suppl	ying correct
1. Do you ow	n or have any le	gal or equ	itable interest in a	ny reside	ence, building, land, or similar property?			
□ No. Go t	n Part 2							
	here is the prope	rtv?						
_ 100. W								
1.1				What	t is the property? Check all that apply			
1801	NW 111th Av	/A			Single-family home			ns or exemptions. Put claims on Schedule D:
	dress, if available,		ription		Duplex or multi-unit building Condominium or cooperative			Secured by Property.
					Condominium of cooperative			
Damb	andra Diana		22222 2254		Manufactured or mobile home	Current value		Current value of the
City	roke Pines	FL State	33026-2254 ZIP Code			entire proper	y? 000.00	portion you own? \$364,000.00
Oity		State	ZIF Code		' ' '			. ,
					Other	_ (such as fee	simple, tenan	r ownership interest cy by the entireties, or
				Who	has an interest in the property? Check one	a life estate),	if known.	
					Debtor 1 only Debtor 2 only	-		
County					,	Charle if	this is some	
						(see instru		unity property
					r information you wish to add about this it erry identification number:	tem, such as local		
				prop	erty identification number:			
					our entries from Part 1, including any		es	\$364,000.00
	cribe Your Vehic							
			amultable intens	-4 !		- d - n - n - t O n - h - d		
					y vehicles, whether they are registered and Une. I see a secutory Contracts and Une.		e any venicie	s you own that
_ `	s, trucks, trac	tors, spo	rt utility vehicles	s, motoi	rcycles			
■ No □ Yes								

Case e1.871.592683 kilko DiDoo735 Fffeid d0652561/97 Plagge66 of 362

Debtor 1	Galvez, Adri	ana Case number (if known	n) <u>0:17-bk-14768</u>
		or homes, ATVs and other recreational vehicles, other vehicles, and accessories notors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories	
■ No			
☐ Yes			
5 Add th	ne dollar value of t ave attached for P	the portion you own for all of your entries from Part 2, including any entries for pages art 2. Write that number here=>	\$0.00
Part 3: D	escribe Your Persoi	nal and Household Items	
·	·	gal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
<i>Examp</i> □ No □	hold goods and fu ples: Major applianc . Describe	es, furniture, linens, china, kitchenware	
— 165	. Describe	household goods and furnishings	\$1,000.00
□ No	oles: Televisions an	d radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music col phones, cameras, media players, games	lections; electronic devices
		regular household electronics	\$500.00
Examp ■ No		igurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, emorabilia, collectibles	or baseball card collections; other
Examp No	nent for sports an oles: Sports, photog instruments . Describe	d hobbies raphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes ar	nd kayaks; carpentry tools; musical
■ No		shotguns, ammunition, and related equipment	
11. Cloth o <i>Exan</i> □ No		hes, furs, leather coats, designer wear, shoes, accessories	
■ Yes	. Describe	normal Wearing Apparel	\$50.00
□ No		elry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gol	d, silver
		costume Jewelry	

13. Non-farm animals

Examples: Dogs, cats, birds, horses

■ No

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Debtor 1	Galvez, Adriana		Case number (if ki	nown) _	0:17-bk-14768
☐ Yes.	. Describe				
4. Any o	ther personal and hous	ehold items you did not alr	eady list, including any health aids you did not lis	st	
■ No	. Give specific information	2			
□ 162.	. Give specific information	1		_	
		f your entries from Part 3, i	ncluding any entries for pages you have attached	l for	\$1,570.00
Part 4: Do	escribe Your Financial Ass	sets			
Do you o	wn or have any legal or	equitable interest in any o	f the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Cash <i>Exam</i> □ No	nples: Money you have in y	our wallet, in your home, in a	safe deposit box, and on hand when you file your petit	tion	
Yes			Cash on ha	ınd	\$50.00
7 Pans	sits of money				
Exam	nples: Checking, savings,		ertificates of deposit; shares in credit unions, brokerag he same institution, list each.	e houses	s, and other similar
□ No ■ Yes.			Institution name:		
	17.1	l.	Wells Fargo Checking 0426		\$184.41
	17.2	2. Savings Account	Wells Fargo 1331		\$7.00
	17.3	3. Checking Account	Wells Fargo 5269		\$653.04
	s, mutual funds, or publ aples: Bond funds, investn		firms, money market accounts		
		Institution or issuer name			
	oublicly traded stock and venture	d interests in incorporated	and unincorporated businesses, including an inte	erest in a	an LLC, partnership, and
■ No	Cive anacific informatio	on about them			
□ res		on about themlame of entity:	% of ownership:		
Nego	tiable instruments include	personal checks, cashiers' c	and non-negotiable instruments hecks, promissory notes, and money orders. someone by signing or delivering them.		
■ No					
☐ Yes.	. Give specific information	about them ssuer name:			
	ement or pension accou	nts	thrift savings accounts, or other pension or profit-sha	aring pla	ns
	. List each account separa	ately.			
	Тур	e of account:	Institution name: 403B acct through employer		\$0.00

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D	ebtor 1	Galvez, Adriana		Case number (if known)	0:17-bk-14768			
	_							
22.	Your sha	Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others						
			Institution name or in	dividual:				
23.	Annuitie	s (A contract for a periodic payment of mon	ney to you, either for life or for a r	number of years)				
	■ No □ Yes	Issuer name and description						
24.		nterests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.						
	26 U.S.C. ■ No	§§ 530(b)(1), 529A(b), and 529(b)(1).						
	☐ Yes	Institution name and descripti	ion. Separately file the records of	f any interests.11 U.S.C. § 521(c):				
25.	Trusts, e	Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit						
		Sive specific information about them						
26.	,	copyrights, trademarks, trade secrets, as: Internet domain names, websites, proce		?				
		Sive specific information about them						
27.		s, franchises, and other general intangikes: Building permits, exclusive licenses, coc		quor licenses, professional licenses				
	☐ Yes. 0	Sive specific information about them						
М	oney or pi	operty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.			
28.	_	nds owed to you						
	■ No □ Yes. G	ive specific information about them, including	ng whether you already filed the	returns and the tax years				
29.	■ No	s: Past due or lump sum alimony, spousa	ıl support, child support, maintei	nance, divorce settlement, property se	ettlement			
	☐ Yes. G	ive specific information						
30.	Example _	Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else						
	■ No □ Yes. G	sive specific information						
31.	Interests	in insurance policies s: Health, disability, or life insurance; health	h savings account (HSA); credit,	, homeowner's, or renter's insurance				
	■ No		18.45					
	⊔ Yes. N	ame the insurance company of each policy Company name:	and list its value.	Beneficiary:	Surrender or refund value:			
32.	If you are died.							
	■ No □ Yes. G	sive specific information						

Cased.8715926816100 DiDoc735 FHidd 00652561/97 Plagge69 of 362

Deb	otor 1	Galvez, Adriana		Case number (if known)	0:17-bk-14768
_		against third parties, whether or not you have filed a laws oles: Accidents, employment disputes, insurance claims, or rig		d for payment	
	☐ Yes.	Describe each claim			
	Other o	contingent and unliquidated claims of every nature, includ	ing counterclaims of	the debtor and rights to s	et off claims
		Describe each claim			
		ancial assets you did not already list			
	■ No				
L	→ Yes.	Give specific information			
36.		the dollar value of all of your entries from Part 4, including 4. Write that number here		s you have attached for	\$894.45
Part	5: De	scribe Any Business-Related Property You Own or Have an Intere	est In. List any real esta	te in Part 1.	
37. [Do you d	own or have any legal or equitable interest in any business-relate	d property?		
	No. Go	to Part 6.			
	Yes. G	Go to line 38.			
Part		scribe Any Farm- and Commercial Fishing-Related Property You ou own or have an interest in farmland, list it in Part 1.	Own or Have an Interes	t In.	
46.	Do you	ı own or have any legal or equitable interest in any farm- o	or commercial fishing	-related property?	
	No.	Go to Part 7.			
	☐ Yes	Go to line 47.			
		-			
Part	: 7:	Describe All Property You Own or Have an Interest in That You	Did Not List Above		
53.		I have other property of any kind you did not already list? ples: Season tickets, country club membership			
	■ No	, , , , , , , , , , , , , , , , , , , ,			
	☐ Yes.	Give specific information			

54.	Add t	the dollar value of all of your entries from Part 7. Write that	t number nere		\$0.00
Part	8:	List the Totals of Each Part of this Form			
55.	Part 1	1: Total real estate, line 2			\$364,000.00
56.		2: Total vehicles, line 5	\$0.00		Ψουτ,σου.σο
57.		3: Total personal and household items, line 15	\$1,570.00		
58.		1: Total financial assets, line 36	\$894.45		
59.	Part 5	5: Total business-related property, line 45	\$0.00		
60.	Part 6	6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7	7: Total other property not listed, line 54 +	\$0.00		
62.	Total	personal property. Add lines 56 through 61	\$2,464.45	Copy personal property to	tal \$2,464.45
63.	Total	of all property on Schedule A/B. Add line 55 + line 62			\$366,464.45

Exhibit 2.2

		(Catsae 18/-	1124/14897/4K(I)	1770 (T29		MILLEY H rat ogge /I	D00T13/62
Fil	I in this info	rmation to identify your o	case:				
De	ebtor 1	Adriana Galvez]
De	ebtor 2	First Name	Middle Name		Last Name		
	ouse if, filing)	First Name	Middle Name		Last Name		
Un	nited States E	Bankruptcy Court for the:	SOUTHERN DIST	TRICT OF FLOF	RIDA, FORT LAU	DERDALE	
Са	ase number	0:17-bk-14768					
(if k	(nown)						☐ Check if this is an amended filing
							amended lilling
<u>O</u> 1	fficial F	orm 106C					
S	chedu	le C: The Pro	perty Yo	u Claim	as Exe	mpt	4/16
out kno For spe app fun to a app Pa	and attach to own). reach item of ecific dollar oblicable stateds—may be a particular oblicable stated. It 1: Ider Which set You are	of this page as many copies of property you claim as eamount as exempt. Alternutory limit. Some exempticular amount and the valuatory amount. Intify the Property You Claim of exemptions are you claiming state and federal nuclaiming federal exemptions	exempt, you must shatively, you may chions—such as thosent. However, if you lue of the property im as Exempt aiming? Check one combankruptcy exempts. 11 U.S.C. § 522(b)	Page as necess pecify the amolaim the full faile for health aic claim an exemis determined to only, even if you otions. 11 U.S.Co.(2)	ary. On the top of sunt of the exem r market value of ls, rights to reception of 100% of exceed that are arr spouse is filling.	any additional pages ption you claim. Of f the property bein ive certain benefit f fair market value mount, your exemp with you.	s exempt. If more space is needed, fill s, write your name and case number (if me way of doing so is to state a ge exempted up to the amount of any s, and tax-exempt retirement under a law that limits the exemption biton would be limited to the
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
		ption of the property and line /B that lists this property	e on Current val portion you		nount of the exem	otion you claim	Specific laws that allow exemption
			Copy the va Schedule A		eck only one box fo	r each exemption.	
		ld goods and furnishi	ngs \$1	,000.00 ■		\$1,000.00	Fla. Const. Art X, § 4(a)(2)
	Line from S	Schedule A/B. 6.1			100% of fair m any applicable	arket value, up to statutory limit	
3.	(Subject to ■ No □ Yes. □	aiming a homestead exen adjustment on 4/01/19 and Did you acquire the property	every 3 years after the	nat for cases file		, ,	

Yes

Exhibit 2.3

Fill	in this information to identify your cas	se:			ı				
Deb	otor 1 Adriana Galv	/ez							
	otor 2								
Uni	ted States Bankruptcy Court for the:	SOUTHERN DISTRIC	·	PRT					
	e number <u>0:17-bk-14768</u>		_		Chec	k if this is:			
(If kn	own)				1 —	n amende	J		
	W: 1 E 400						ent showing pos of the following		hapter 13
<u>O</u> 1	fficial Form 106I				N	1M / DD/ \	YYY		
	chedule I: Your Inco	_							12/15
supp spot	s complete and accurate as possiblying correct information. If you a use. If you are separated and your ch a separate sheet to this form. Of the Describe Employment	re married and not filin spouse is not filing wit	g jointly, and your s h you, do not includ	spouse is livi de informatio	ng with y n about y	ou, includ	de informatior se. If more sp	about yo	our eded,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-filing	spouse	
If you have more than one job, attach a separate page with information about additional employers.		Employment status	■ Employed			■ Empl	oyed		
		☐ Not employed		☐ Not employed					
	Include part-time, seasonal, or	Occupation	International Coordinator						
	self-employed work.	Employer's name	Cleveland Clin	ic		Self-En	nployed - Re	altor	
	Occupation may include student or homemaker, if it applies.	Employer's address	PO Box 89410 Cleveland, OH	44101-6410)				
		How long employed th	nere? <u>5 year</u>	s		_1	0 years		
Par	Give Details About Mont	hly Income							
	mate monthly income as of the dat ss you are separated.	e you file this form. If y	ou have nothing to re	port for any line	e, write \$0) in the spa	ace. Include yo	ur non-filin	g spouse
	u or your non-filing spouse have more e, attach a separate sheet to this form		oine the information fo	or all employers	s for that	person on	the lines below	. If you nee	ed more
					For Dek	otor 1	For Debtor non-filing s		
2.	List monthly gross wages, salary deductions). If not paid monthly, ca			2. \$	4	,704.01	\$	0.00	
3.	Estimate and list monthly overting	ne pay.		3. +\$	-	0.00	+\$	0.00	
4.	Calculate gross Income. Add line	2 + line 3.		4. \$	4,70	04.01_	\$	0.00	

Official Form 106I Schedule I: Your Income page 1

Deb	tor 1	Galvez, Adriana	_	Case	number (if known)	0:17-l	ok-14768
				Foi	r Debtor 1		Debtor 2 or illing spouse
	Cop	by line 4 here	4.	\$	4,704.01	\$	0.00
E	Lie			_	.,		
5.		all payroll deductions:	_	•		•	
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$_	704.40	\$	0.00
	5b.	Mandatory contributions for retirement plans	5b.	\$_	141.16	\$	0.00
	5c.	Voluntary contributions for retirement plans	5c.	\$_	70.57	\$	0.00
	5d. 5e.	Required repayments of retirement fund loans Insurance	5d. 5e.	\$ \$	0.00	\$	0.00
	5f.	Domestic support obligations	5e. 5f.	\$ \$	507.50 0.00	\$ <u></u>	0.00 0.00
	5g.	Union dues	5g.	ş ^Ψ -	0.00	\$—	0.00
	5h.	Other deductions. Specify: Ipp co	5h.+	· : -	211.75	· -	0.00
^		<u></u>		· ' -			
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$ _	1,635.38	\$	0.00
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	3,068.63	\$	0.00
8.	List 8a.	t all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	633.33
	8b.	Interest and dividends	8b.	\$-	0.00	\$	0.00
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		\$_	0.00	\$	0.00
	8d.	Unemployment compensation	8d.	\$	0.00	\$	0.00
	8e.	Social Security	8e.	\$_	0.00	\$	0.00
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$	0.00
	8g.	Pension or retirement income	— 8g.	\$ _	0.00	\$	0.00
	8h.	Other monthly income. Specify:	8h.+	\$_	0.00	+ \$	0.00
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	633.33
10	Cal	culate monthly income. Add line 7 + line 9.	10. \$		3,068.63 + \$	62	33.33 = \$ 3,701.96
10.		I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		3,000.03 + V	0.	3,701.90
11.	Sta Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your der friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not avacify:	ependen		•		le J. 11. +\$0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reste that amount on the Summary of Schedules and Statistical Summary of Certain			•		Combined
13.	Do	you expect an increase or decrease within the year after you file this form	?				monthly income
		No.	-				
		Yes. Explain:					

Official Form 106I Schedule I: Your Income page 2

Exhibit 2.4

	in this informa	ation to identify you	ır casa:						
Debt						O.b.	: £ 41-		
Debi	IOI I	Adriana Galv	ez				eck if the An ar	nis is: mended filing	
Debt									ing postpetition chapter 13
(Spc	ouse, if filing)						exper	nses as of the f	following date:
Unite	ed States Bankı	ruptcy Court for the:		IERN DISTRICT OF FLOR RDALE DIVISION	IDA, FORT		MM /	DD / YYYY	
	e number 0: nown)	:17-bk-14768							
		orm 106J							
Sc	chedule	J: Your E	xpen	ses					12/1
info (if k	ormation. If m nown). Answ	nore space is need wer every question	ded, attac n.	If two married people are th another sheet to this fo					
Part 1.	Is this a joir	ribe Your Househ	old						
	No. Go to		a sonara	te household?					
		lo	·	al Form 106J-2, <i>Expenses</i> i	for Separate Househ	noldof Deb	tor 2.		
2.	Do vou hav	e dependents?	□ No						
	Do not list D Debtor 2.	•	Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor			ependent's ge	Does dependent live with you?
	Do not state	the							□ No
	dependents				son		_ 1	6	■ Yes
									□ No
									☐ Yes ☐ No
									☐ Yes
									□ No
2	Do vour ove	penses include	_						☐ Yes
3.	expenses o	f people other that d your dependen	an \square	No Yes					
Part		nate Your Ongoin							
exp				ptcy filing date unless yo is filed. If this is a supple					
valu	ue of such as	sistance and hav		overnment assistance if y d it on Schedule I: Your I				Your expe	nnege
(Ott	icial Form 10)6l.)						rour expe	11562
4.		or home ownersh nd any rent for the o		ses for your residence. Indet.	clude first mortgage	4.	\$		0.00
	If not include	ded in line 4:							
		estate taxes				4a.			0.00
		erty, homeowner's,				4b.	· —		0.00
		e maintenance, rep eowner's association				4c. 4d.	· —		0.00
5.				ur residence. such as hom	ne equity loans	4u. 5.			0.00

Debtor 1	Galvez, Adriana		Case num	ber (if known)	0:17-bk-14768
Utili	tion.				
Utili 6a.	Electricity, heat, natural gas		6a.	\$	208.00
				·	
6b.	Water, sewer, garbage collection	. 100	6b.	· : ———	50.00
6c.	Telephone, cell phone, Internet, sa	atellite, and cable services	6c.	· · · · · · · · · · · · · · · · · · ·	300.00
6d.	Other. Specify:		6d.	\$	0.00
Foo	d and housekeeping supplies		7.	\$	800.00
Chil	dcare and children's education co	sts	8.	\$	0.00
Clot	hing, laundry, and dry cleaning		9.	\$	20.00
	onal care products and services		10.	\$	0.00
	ical and dental expenses		11.	·	50.00
	sportation. Include gas, maintenan	ice, bus or train fare.		·	
Do r	ot include car payments.		12.	\$	200.00
3. Ente	ertainment, clubs, recreation, news	spapers, magazines, and books	13.	\$	50.00
4. Cha	ritable contributions and religious	donations	14.	\$	0.00
5. Ins u	rance.				
		your pay or included in lines 4 or 20.			
	Life insurance		15a.	\$	0.00
15b.	Health insurance		15b.	\$	0.00
15c	Vehicle insurance		15c.	·	0.00
	Other insurance. Specify:		15d.	·	0.00
	· · · · · · · · · · · · · · · · · · ·	m your pay or included in lines 4 or 20.		–	0.00
o. raxe Spec		in your pay or included III lines 4 or 20.	16.	\$	0.00
	allment or lease payments:				
17a.	Car payments for Vehicle 1		17a.	\$	0.00
17b.	Car payments for Vehicle 2		17b.	\$	0.00
17c.	Other. Specify:		17c.	\$	0.00
17d.	Other. Specify:		17d.	\$	0.00
		ce, and support that you did not report	as	-	
		nedule I, Your Income (Official Form 106)		\$	0.00
	er payments you make to support	•	•	\$	0.00
Spec	cifv:	•	19.		
	-	uded in lines 4 or 5 of this form or on Sci	hedule I: You	ır Income.	
	Mortgages on other property		20a.		0.00
20b.	Real estate taxes		20b.	\$	0.00
20c.		insurance	20c.		0.00
	Maintenance, repair, and upkeep e		20d.		0.00
		•	20d. 20e.		
	Homeowner's association or conde	Jimmulli dues		·	0.00
i. Otne	er: Specify:		21.	+\$	0.00
2. Calc	ulate your monthly expenses				
22a.	Add lines 4 through 21.			\$	1,678.00
	S .	Debtor 2), if any, from Official Form 106J-	2	\$,
	Add line 22a and 22b. The result is			\$ 	1 679 00
		your monuny expenses.		Ψ	1,678.00
	ulate your monthly net income.			•	
	Copy line 12 (your combined mont	,	23a.	·	3,701.96
23b.	Copy your monthly expenses from	line 22c above.	23b.	-\$	1,678.00
220	Subtract your monthly expenses from	om vour monthly income			
230.	The result is your <i>monthly net inco</i>		23c.	\$	2,023.96
For e	xample, do you expect to finish paying fo fication to the terms of your mortgage?	e in your expenses within the year after or your car loan within the year or do you expect y			ase or decrease because of a
ΠY	es. Explain here:				

Exhibit 3.1

Case487129285140C DDoc73 Filed 08/25/19 Page 29 of 502

		COCCE	LEGECTATION DESCRIE	•	ned cores i age Es	7 01 402
Fill	in this inform	nation to identify your o	ase:			
De	btor 1	Raul Hernan Och	na			1
		First Name	Middle Name	L	ast Name)
-	btor 2 ouse if, filing)	First Name	Middle Name		ast Name	
Un	ited States Bar	nkruptcy Court for the:	SOUTHERN DISTRICT OF	FLOR	RIDA, MIAMI DIVISION	
	se number					☐ Check if this is an amended filing
Of	ficial For	rm 106C				
So	chedule	e C: The Pro	perty You Cla	im	as Exempt	4/16
prop	perty you listed of and attach to the	on <i>Schedule A/B: Prope</i> i	rty (Official Form 106A/B) as yo	ur sou		plying correct information. Using the sexempt. If more space is needed, fill s, write your name and case number (if
spe app fund to a	cific dollar am licable statuto ds—may be ur	nount as exempt. Altern bry limit. Some exempti nlimited in dollar amou llar amount and the val	atively, you may claim the fu ons—such as those for healt nt. However, if you claim an e	ıll fair th aid: exem _l	s, rights to receive certain benefits	g exempted up to the amount of any s, and tax-exempt retirement under a law that limits the exemption
Pa	rt 1: Identify	y the Property You Clai	im as Exempt			
			aiming? Check one only, even	if vou	ur spouse is filing with you	
••	_	, ,		•	, ,	
	_	_	onbankruptcy exemptions. 11	U.S.C	. § 522(b)(3)	
	☐ You are cla	iming federal exemptions	. 11 U.S.C. § 522(b)(2)			
2.	For any prop	erty you list on Schedu	ıle A/B that you claim as exei	mpt, f	ill in the information below.	
		on of the property and line that lists this property	on Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Schedule AVD	inat note tine property	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Honda		\$625.00		\$0.00	Fla. Stat. § 222.25(1)
	Accord 1997			_	100% of fair market value, up to	
	200000	edule A/B: 3.1		_	any applicable statutory limit	
	Honda		\$625.00		\$625.00	Fla. Const. Art X, § 4(a)(2)
	Accord 1997				100% of fair market value, up to	
	200000			_	any applicable statutory limit	
	Line from Sch	edule A/B: 3.1				
	Chrysler		¢4 600 00	_	¢044.00	Fla. Stat. § 222.25(1)
	Town and C	Country	\$1,600.00	_	\$814.00	- (/
	2002 140000				100% of fair market value, up to any applicable statutory limit	

Official Form 106C

Line from Schedule A/B: 3.2

Case4.871292851400C DDoc73 Filed 08/25/19 Page 80 of 502

	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	mount of the exemption you claim Specific laws that allow exer		
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
	Decorative Items	\$200.00		\$200.00	Fla. Const. Art X, § 4(a)(2)	
	Lamps, Mirrors, Artificial Plants, Art Frames, Picture Frames, Family Pictures, Curtains, Candles, Candle Holders, Decorative Throw Pillows, Rugs, Decorative Wall Plaques, Decorative Wall Plates, Decorative Wall Clock, Glass Vases, Cera Line from Schedule A/B. 8.1			100% of fair market value, up to any applicable statutory limit		
	Assorted Apparel Line from Schedule A/B 11.1	\$20.00		\$20.00	Fla. Const. Art X, § 4(a)(2)	
	Line nom Soriedale A/D. 11.1			100% of fair market value, up to any applicable statutory limit		
	Costume Jewlery Line from Schedule A/B 14.1	\$20.00		\$20.00	Fla. Const. Art X, § 4(a)(2)	
	Ellie Holli Goriedale A/D. 14.1			100% of fair market value, up to any applicable statutory limit		
	Cash on hand Line from Schedule A/B 16.1	Unknown		\$10.00	Fla. Const. Art X, § 4(a)(2)	
	Ellie Holli Goricadie A/D. 10.1			100% of fair market value, up to any applicable statutory limit		
	Savings account ending in: 5617-00 Space Coast	\$12.50		\$12.50	Fla. Const. Art X, § 4(a)(2)	
	Line from Schedule A/B. 17.1			100% of fair market value, up to any applicable statutory limit		
	space coast 6012 Line from Schedule A/B: 17.2	\$1,148.45	•	\$112.50	Fla. Const. Art X, § 4(a)(2)	
	Ellio II dilli dollocada e 7 v D. 1712			100% of fair market value, up to any applicable statutory limit		
3.	Are you claiming a homestead exemption of (Subject to adjustment on 4/01/19 and every 3 y ■ No Yes. Did you acquire the property covered No Yes	ears after that for cases	s filed	,		

Exhibit 4.1

Case188159281JRBR DDo73 Filed 06/25/19 Page 82 of 162

	Fill in this information to identify your	case:			
De	ebtor 1 Guillermo Valdes				
De	First Name	Middle Name	L	ast Name	
(Sp	ouse if, filing) First Name	Middle Name	L	ast Name	
Un	ited States Bankruptcy Court for the: SOU DIVIS		FLOR	IDA, FORT LAUDERDALE	
	nse number				
(II K	nown)				☐ Check if this is an amended filing
\bigcirc	fficial Form 106C				
	chedule C: The Prope	cty You Cla	im	as Exempt	4/16
	•			•	
propout	as complete and accurate as possible. If two maperty you listed on Schedule A/B: Property (Officand attach to this page as many copies of Part 2 wn).	cial Form 106A/B) as yo	ur sou	irce, list the property that you claim a	s exempt. If more space is needed, fill
spe app fun to a	each item of property you claim as exempt ecific dollar amount as exempt. Alternatively plicable statutory limit. Some exemptions—s ds—may be unlimited in dollar amount. How a particular dollar amount and the value of the plicable statutory amount.	, you may claim the fu such as those for healt vever, if you claim an e	ıll fair th aids exemp	market value of the property beir s, rights to receive certain benefit ption of 100% of fair market value	g exempted up to the amount of any s, and tax-exempt retirement under a law that limits the exemptior
Pa	rt 1: Identify the Property You Claim as E	exempt			
1.	Which set of exemptions are you claiming	? Check one only, even	if you	r spouse is filing with you.	
	■ You are claiming state and federal nonbank	ruptcy exemptions. 11 l	U.S.C	. § 522(b)(3)	
	☐ You are claiming federal exemptions. 11 U	.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exer	mpt, fi	ill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Someone was much mile property	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	10525 NW 10th St # B14-101	\$162,048.00		\$67,048.00	Fla. Const. Art. X, §4(a)(1);
	Pembroke Pines FL, 33026-3911 Line from Schedule A/B 1.1			100% of fair market value, up to any applicable statutory limit	Fla. Stat.§§ 222.01, 222.02
	Toyota Corolla	\$1,750.00		\$1,000.00	Fla. Stat. § 222.25(1)
	2002 107000 Line from Schedule A/B 3.1			100% of fair market value, up to any applicable statutory limit	
	Toyota Corolla	\$1,750.00		\$750.00	Fla. Const. Art X, § 4(a)(2)
	2002 107000			100% of fair market value, up to any applicable statutory limit	
	Line from Schedule A/B 3.1				
	household goods and furnishings Line from Schedule A/B 6.1	\$800.00	•	\$250.00	Fla. Const. Art X, § 4(a)(2)
				100% of fair market value, up to any applicable statutory limit	
	Stonegate Bank 1881	\$0.00			Fla. Stat. § 222.201; 11 U.S.C.
	Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	§ 522(d)(10)(A)

Official Form 106C

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•	laiming a homestead exemption of more than \$160,375? adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
No	
Yes.	Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
	No
	Yes

3.

Exhibit 4.2

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	COLOCIE	OLD GLED IN CONTROL OF THE CONTROL O	ariorio i age		
Fill in this i	nformation to iden	ify your case:			
Debtor 1	Guillermo Valde	as a second			
, Debter 1	First Name	Middle Name Last Name		}	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name Last Name			
United States Bankr	ruptcy Court for the:	SOUTHERN DISTRICT OF FLORIDA, FOR DIVISION	T LAUDERDALE		
Case number					
(if known)				☐ Check	if this is an
				ameno	ded filing
Official Form	106D				
Schedule D	: Creditors	Who Have Claims Secure	d by Property	y	12/15
needed, copy the Add known).	itional Page, fill it out	f two married people are filing together, both are et, number the entries, and attach it to this form. On			
1. Do any creditors ha	-				
_		s form to the court with your other schedules. You	u nave nothing else to rep	oort on this form.	
Yes. Fill in all	of the information be	elow.			
Part 1: List All S	Secured Claims				
for each claim. If more	than one creditor has	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As all order according to the creditor 's name.	Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Wells Fargo Mortgage	Home	Describe the property that secures the claim:	\$95,000.00	\$162,048.00	\$0.00
Creditor's Name		10525 NW 10th St # B14-101, Pembroke Pines, FL 33026-3911			
PO Box 660	455	As of the date you file, the claim is: Check all that			
Dallas, TX 7		apply. Contingent			
	ity, State & Zip Code	☐ Unliquidated			
, , .	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	☐ Disputed			
Who owes the debt	? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		☐ An agreement you made (such as mortgage or se	ecured		
Debtor 2 only		car loan)			
Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the	debtors and another	☐ Judgment lien from a lawsuit			
Check if this clain community debt	n relates to a	Other (including a right to offset)			
Date debt was incurre	ed	Last 4 digits of account number			
Add the dollar value	of your entries in Col	umn A on this page. Write that number here:	\$95,000	.00	
If this is the last page Write that number he		e dollar value totals from all pages.	\$95,000		
*** ite that humbel lie	10.		. , , , , , , , , , , , , , , , , , , ,		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Exhibit 4.3

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		Caascillei	LZ4ZDIJ	NON DE	50 0 1	i ileu uu/a	1 J // 18	, raye a	<i>i</i> Oi #02 _	-		
Fil	ll in this infor	rmation to identify you	ır case:									
Debte	or 1	Guillermo Valdes										
		First Name		e Name		Last Name)			
Debte		First Name	M:dalla	None		Last Name						
(Spous	se if, filing)	First Name	Middle	e Name		Last Name						
Unite	d States Banl	kruptcy Court for the:	SOUTHER DIVISION		CT OF FLO	RIDA, FORT LA	.AUDEI	RDALE				
	number											
(if knov	wn)									-	if this is a	n
									J	amena	ed filing	
Offic	cial Form	106E/F										
		F: Creditors W	ho Hav	e Unse	cured (Claims					12/1	5
		accurate as possible. Use					2 for cr	editors with NON	IPRIORITY O	laims. Lis		
D: Cre the Co	ditors Who Ha	ory Contracts and Unexpi we Claims Secured by Proge to this page. If you haw wn).	operty. If mo	re space is n	needed, cop	y the Part you ne	eed, fill	it out, number th	ne entries in	the boxes	on the lef	t. Attach
Part		of Your PRIORITY Uns	secured Cla	aims								
1. D	o any creditor	s have priority unsecured	d claims agai	inst you?								
	No. Go to Pa	rt 2.										
	Yes.											
id p	lentify what type ossible, list the	priority unsecured claims e of claim it is. If a claim ha claims in alphabetical orde ne creditor holds a particula	s both priority r according to	and nonprior the creditor	rity amounts, 's name. If yo	list that claim her ou have more thar	ere and s	show both priority	and nonprior	ity amounts	s. As much	as
(F	or an explanati	ion of each type of claim, s	ee the instruc	tions for this f	form in the in	struction booklet.	t.)					
,		,				•		otal claim	Priority amount		Nonprior amount	ity
2.1	Internal	Revenue Service		Last 4 digits	of account	number		\$0.00		\$0.00		\$0.00
	Priority Cred	ditor's Name						•	<u> </u>			
	PO Box	7246		When was th	he debt incu	rred?			_			
		7346 phia, PA 19101-734	6									
		eet City State Zlp Code		As of the da	te you file, t	he claim is: Che	eck all th	at apply				
	Who incurred	the debt? Check one.		☐ Continger	nt							
	Debtor 1 on	ıly		☐ Unliquida	ited							
	Debtor 2 on	ıly		☐ Disputed								
	Debtor 1 an	d Debtor 2 only		Type of PRIG	ORITY unse	cured claim:						
	☐ At least one	e of the debtors and anothe	r	☐ Domestic	support obli	gations						
		is claim is for a commun		■ Taxes an	d certain oth	er debts you owe	e the ao	vernment				
		ibject to offset?	,			rsonal injury while	_					
	■ No	•					•					
	☐ Yes			O p								

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Debtor 1 Valdes, Guillermo	Case number (if know)		
2.2 Special Asst. U.S. Attorney Priority Creditor's Name	Last 4 digits of account number \$0.00	\$0.00	\$0.00
Filotity Cleditors Name	When was the debt incurred?		
1000 S. Pine Island Road #300			
Fort Lauderdale, FL 333240000 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	□ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	Disputed		
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
☐ At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government		
Is the claim subject to offset?	☐ Claims for death or personal injury while you were intoxicated		
No	☐ Other. Specify		
Yes	_ out.on opes.i,y		
22	Leat 4 digite of account number		* 0.00
U.S. Attorney General Priority Creditor's Name	Last 4 digits of account number \$0.00	\$0.00	\$0.00
	When was the debt incurred?		
950 Pennsylvania Ave NW Washington, DC 20530-0009			
Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
☐ At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government		
Is the claim subject to offset?	☐ Claims for death or personal injury while you were intoxicated		
■ No	☐ Other. Specify		
Yes			
2.4 United States Attorney	Last 4 digits of account number \$0.00	\$0.00	\$0.00
Priority Creditor's Name			***
99 NE 4th St	When was the debt incurred?		
Miami, FL 33132-2131			
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
\square At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government		
Is the claim subject to offset?	\square Claims for death or personal injury while you were intoxicated		
No	Other. Specify		
Yes			
Part 2: List All of Your NONPRIORITY Unsecu	red Claims		
3. Do any creditors have nonpriority unsecured claim	ns against you?		
☐ No. You have nothing to report in this part. Submit	this form to the court with your other schedules.		
■ Yes.			

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tor 1 Valdes, Guillermo		Case number (if know)	
List all of your nonpriority unsecured claims in the unsecured claim, list the creditor separately for each c than one creditor holds a particular claim, list the other	laim. For each claim listed, identify what t	ype of claim it is. Do not list claims already inc	luded in Part 1. If more
2.			Total claim
Amex	Last 4 digits of account number	4113	\$0.0
Nonpriority Creditor's Name		4110	Ψ0.0
DO D 007074	When was the debt incurred?	2006-12	=
PO Box 297871 Fort Lauderdale, FL 33329-7871			
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.			
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		aration agreement or divorce that you did not	
Is the claim subject to offset? ■ No	report as priority claims Debts to pension or profit-sharir	a plane, and other similar debte	
	, ,		
Yes	Other. Specify Revolving	account	_
Biotel Heart /Cardionet LLC	Last 4 digits of account number	9544	\$25.0
Nonpriority Creditor's Name		3344	Ψ23.0
	When was the debt incurred?		_
PO Box 508			
Malvern, PA 19355-0508 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	•		
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	□ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt		aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharir	g plans, and other similar debts	
☐ Yes	Other. Specify		_
Capital One	Last 4 digits of account number	3842	\$1,092.0
Nonpriority Creditor's Name		3042	Ψ1,092.0
	When was the debt incurred?	2013-01	_
15000 Capital One Dr			
Richmond, VA 23238-1119 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	,	,	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	Obligations arising out of a sepa	aration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Revolving	account	

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Debto	r 1 Valdes, Guillermo		Case number (if know)	
4.4	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	8079	\$0.00
	15000 Capital One Dr	When was the debt incurred?	2014-01	
	Richmond, VA 23238-1119 Number Street City State Zlp Code Who incurred the debt? Check one. Debtor 1 only	As of the date you file, the claim	is: Check all that apply	
		Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d alaim.	
	☐ At least one of the debtors and another	Student loans	d Claim:	
	☐ Check if this claim is for a community debt		restion occurrent or diverse that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other Specify Revolving	account	
4.5	Comenitycb/lendingclub	Last 4 digits of account number	0662	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	2014-09	
	PO Box 182120 Columbus, OH 43218-2120	When was the dest incurred.	2014-03	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	01	
	Yes	Other. Specify Revolving	account	
4.6	Dsnb Macys Nonpriority Creditor's Name	Last 4 digits of account number	3678	\$0.00
	Nonphonty Creditor's Name	When was the debt incurred?	2018-03	
	PO Box 8218			•
	Mason, OH 45040-8218			
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	☐ Yes	■ Other. Specify Revolving	account	

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Debto	Valdes, Guillermo		Case number (f know)	
4.7	Kohls/capone Nonpriority Creditor's Name	Last 4 digits of account number	3670	\$0.00
	N56 W 17000 Ridgewood Dr	When was the debt incurred?	2014-03	
	Menomonee Falls, WI 53051 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent ☐ Unliquidated		
	□ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ■ No	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a sepa report as priority claims ☐ Debts to pension or profit-sharin	ration agreement or divorce that you did not	
	Yes	Other. Specify Revolving	account	
4.8	Memorial Healthcare Systems Nonpriority Creditor's Name	Last 4 digits of account number When was the debt incurred?	7593	\$126.15
	PO Box 538522 Atlanta, GA 30353-8522 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims	I claim: ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
4.9	Memorial Hospital Nonpriority Creditor's Name	Last 4 digits of account number When was the debt incurred?		\$0.00
	PO Box 2856 Raleigh, NC 27602-2856 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 2 only	☐ Contingent ☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐	☐ Disputed Type of NONPRIORITY unsecured Student loans	I claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin☐ Other. Specify	g plans, and other similar debts	

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Debto	Valdes, Guillermo		Case number (f know)	
4.10	Memorial Physician Group Nonpriority Creditor's Name	Last 4 digits of account number	0635	\$15.00
	Nonpholity Greator's Name	When was the debt incurred?		
	PO Box 864691			
	Orlando, FL 32886 Number Street City State Zlp Code	_ As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	is. Oneon an that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 2 only Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
		Student loans	u ciaiii.	
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	diation agreement of divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
4.11	Pembroke Pines MRI Inc.	Last 4 digits of account number	3035	\$21.59
	Nonpriority Creditor's Name	_		Ψ2.100
		When was the debt incurred?		
	PO Box 5206			
	Fort Lauderdale, FL 33310-5206 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	,		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	aration agreement of aworee that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
4.12	Sears/Cbna	Last 4 digits of account number	5270	\$2,214.00
	Nonpriority Creditor's Name	_		Ψ=,= :••
	DO D	When was the debt incurred?	2012-12	
	PO Box 6282 Sioux Falls, SD 57117-6282			
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	• ,	,	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	_	Student loans		
	☐ Check if this claim is for a community debt	_	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	aradon agreement of divolce that you did hot	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Revolving	account	
	· ·	- Outlot. Opcolly		

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Debto	Valdes, Guillermo		Case number (f know)	
4.13	Sears/Cbna Nonpriority Creditor's Name	Last 4 digits of account number	0035	\$0.00
	Nonpholity Creditor's Name	When was the debt incurred?	2014-04-13	
	PO Box 6189			
	Sioux Falls, SD 57117-6189 Number Street City State Zlp Code	_ As of the date you file, the claim i	e. Chack all that anniv	
	Who incurred the debt? Check one.	As of the date you me, the claim	s. Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	<u> </u>			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	1 claim:	
	At least one of the debtors and another	Student loans	diami.	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Revolving	account	
4.14	South Florida Ent Assoc. Nonpriority Creditor's Name	Last 4 digits of account number	1686	\$10.00
	Nonpholity Cleditor's Name	When was the debt incurred?		
	14750 NW 77th Ct STE 200			
	Hialeah, FL 33016-1507		Charles Habet and	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	<u> </u>			
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes		g plans, and other similar debts	
	☐ Yes	Other. Specify		
4.15	Syncb/brandsmart	Last 4 digits of account number	4307	\$1,055.00
	Nonpriority Creditor's Name	When was the debt incurred?	2014-11	
	PO Box 965036	When was the dest mountain.	2014-11	
	Orlando, FL 32896-5036			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin		
	Yes	Other. Specify Revolving	account	

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Debto	¹ Valdes, Guillermo		Case number (f know)	
4.16	Syncb/brandsmart Nonpriority Creditor's Name	Last 4 digits of account number	9020	\$0.00
	Nonphonty Creditor's Name	When was the debt incurred?	2013-05-27	
	PO Box 965036			
	Orlando, FL 32896-5036 Number Street City State Zlp Code	As of the date you file, the claim	a. Chook all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim	5. Спеск ан тыт арргу	
	Debtor 1 only	Пол		
		☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d alaim.	
	At least one of the debtors and another	Student loans	ciaini.	
	☐ Check if this claim is for a community debt			
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other Specify Revolving	account	
4.17	Syncb/brandsmart	Last 4 digits of account number	9331	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	2008-02-27	
	PO Box 965036	when was the dept incurred:	2008-03-27	
	Orlando, FL 32896-5036			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Revolving	account	
4 10	Comple //propriet	Last 4 digits of account number	C440	* 0.00
4.18	Syncb/brandsmart Nonpriority Creditor's Name	Last 4 digits of account number	6412	\$0.00
	, ,	When was the debt incurred?	1995-03	
	PO Box 965036			
	Orlando, FL 32896-5036 Number Street City State Zlp Code	_ As of the date you file, the claim	e. Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	S. Check all that apply	
	Debtor 1 only	Пол		
		☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	l alaim.	
	At least one of the debtors and another	Type of NONPRIORITY unsecured	a ciaim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Revolving	account	

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Debto	Valdes, Guillermo		Case number (f know)	
4.19	Syncb/Car Care Pep Boy Nonpriority Creditor's Name	Last 4 digits of account number	1414	\$0.00
	C/o	When was the debt incurred?	2015-10	
	PO Box 965036			
	Orlando, FL 32896-5036		Charles Habet analy	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Cneck all that apply	
	_			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?		ration agreement or divorce that you did not	
		report as priority claims Debts to pension or profit-sharin	a plane, and other similar debte	
	■ No	·		
	Yes	■ Other. Specify Revolving	account	
4.20	Syncb/Carcare One	Last 4 digits of account number	0069	\$0.00
	Nonpriority Creditor's Name	_		
	C/o	When was the debt incurred?	2004-02	
	PO Box 965036			
	Orlando, FL 32896-5036 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	,		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	_ '		
	•	☐ Disputed Type of NONPRIORITY unsecured	1 claim:	
	At least one of the debtors and another	Student loans	a Glaini.	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	■ Other, Specify Revolving		
	L res	Other. Specify		
4.21	Syncb/Care Credit	Last 4 digits of account number	1831	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	2006 07 26	
	C/o PO Box 965036	when was the dept incurred?	2006-07-26	
	Orlando, FL 32896-5036			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	agreement of diverse that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Revolving	account	
		- Suloi. Spooliy		

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Debtor	1 Valdes, Guillermo		Case number (f know)	
4.22	Syncb/Care Credit Nonpriority Creditor's Name	Last 4 digits of account number	5649	\$0.00
	Nonphonty Creditor's Name	When was the debt incurred?	2014-05	
	950 Forrer Blvd Kettering, OH 45420-1469 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Revolving	account	
4.23	Syncb/City Furniture Nonpriority Creditor's Name	Last 4 digits of account number	7482	\$0.00
	C/o	When was the debt incurred?	2004-01-25	
	PO Box 965036 Orlando, FL 32896-5036			•
	Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Revolving	account	
4.24	Syncb/jcp	Last 4 digits of account number	8257	\$304.00
	Nonpriority Creditor's Name	When was the debt incurred?	2013-05	
	PO Box 965007 Orlando, FL 32896-5007	THIS I WAS THE GODE HIS GIVE OUT.	2010-00	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin	• •	
	☐ Yes	■ Other. Specify Revolving	account	

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Debtor	1 Valdes, Guillermo		Case number (f know)	
4.25	Syncb/lowes	Last 4 digits of account number	4056	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	2018-03	
	PO Box 956005 Orlando, FL 32896 Number Street City State Zlp Code	– As of the date you file, the claim i		-
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Revolving	account	-
4.26	Syncb/Rooms to Go Nonpriority Creditor's Name	Last 4 digits of account number	7308	\$0.00
	C/o	When was the debt incurred?	2013-08	
	PO Box 965036 Orlando, FL 32896-5036		,	•
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Revolving	account	-
4.27	Syncb/Walmart	Last 4 digits of account number	2880	\$690.00
	Nonpriority Creditor's Name	When was the debt incurred?	2017-04	
	PO Box 965024 Orlando, FL 32896-5024		2017 04	-
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	\square Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin	• •	
	☐ Yes	■ Other. Specify Revolving	account	

Case188184281JRBR DDo73 Filed 06/25/19 Page 28 of 462

Debto	^{r 1} Valdes, Guillermo			
4.28	Td Bank N.A. Nonpriority Creditor's Name	Last 4 digits of account number	1342	\$7,371.00
	Nonphonty Creditor's Name	When was the debt incurred?	2018-04	
	32 Chestnut St			
	Lewiston, ME 04240-7744 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	S. Officer all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Installment	account	
4.29	Td Bank USA/Targetcred	Last 4 digits of account number	3841	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	2012 11	
	PO Box 673	when was the debt incurred?	2013-11	
	Minneapolis, MN 55440-0673			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	\square Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and an analysis of the second	
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Revolving	account	
4.30	Thd/Cbna	Last 4 digits of account number	8167	\$200.00
	Nonpriority Creditor's Name	When was the debt incurred?	2016-12	
	PO Box 6497		2010 12	
	Sioux Falls, SD 57117-6497	_		
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured		
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Revolving	account	

Cassel 881 892 81 JRBR DDo 73 Filed 06/25/18 Page 29 of 4 762

Debto	r 1 Valdes, Guillermo		Case number (f know)	
4.31	Wells Fargo Nonpriority Creditor's Name	Last 4 digits of account number	7305	\$617.00
	Nonpriority Creditor's Name	When was the debt incurred?	2014-06	
	PO Box 14517 Des Moines, IA 50306-3517 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans	I claim:	
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims ☐ Debts to pension or profit-sharin	ration agreement or divorce that you did not	
		·	• •	
	Yes	■ Other. Specify Revolving	account	
4.32	Wells Fargo Nonpriority Creditor's Name	Last 4 digits of account number	8205	\$0.00
	Nonpholity Oreator 3 Name	When was the debt incurred?	2017-08-29	
	PO Box 14517 Des Moines, IA 50306-3517 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:	
	At least one of the debtors and another	Student loans	rciaiii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Revolving	account	
4.33	Wf Crd Svc Nonpriority Creditor's Name	Last 4 digits of account number	6251	\$0.00
	Dec Maines IA 50200	When was the debt incurred?	2007-11-02	
	Des Moines, IA 50306 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify Revolving		
	□ 169	Other. Specify		

Cases 4:8-8-5291228-114RCBR Datato 7:31 Hilleet 10161121561128 History 1300 off 4672

Debtor	1 Valdes, G	iuillermo		Case	number (if	know)	
4.34	Wf Crd Svc Nonpriority Cred		Last 4 digits of account number	8849)	-	\$0.00
	Nonpriority Cred	altor's Name	When was the debt incurred?	2007	'-11 - 02		
	Des Moines						-
		City State Zlp Code the debt? Check one.	As of the date you file, the claim	is: Check	call that ap	ply	
	■ Debtor 1 only		☐ Contingent				
	Debtor 2 only	,	☐ Unliquidated				
	Debtor 1 and	•	☐ Disputed				
		of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
		s claim is for a community	☐ Student loans				
	debt	o ciaim is for a community	☐ Obligations arising out of a sepa	ration ag	reement or	divorce that you did not	
	Is the claim sul	bject to offset?	report as priority claims	_		•	
	No		☐ Debts to pension or profit-sharing	g plans,	and other s	imilar debts	
	Yes		Other. Specify Revolving	accou	nt		-
4.35	Wffnb/Mattr		Last 4 digits of account number	3928	3	_	\$0.00
	Nonpriority Cred	ditor's Name	When was the debt incurred?	2013	3-08-31		
	Des Moines	s, IA 50306	When was the dest mounted:	2013	J-00-3 I		-
•	Number Street 0	City State ZIp Code	As of the date you file, the claim	is: Check	k all that ap	ply	
	Who incurred t	he debt? Check one.					
	Debtor 1 only	у	☐ Contingent				
	Debtor 2 only	у	☐ Unliquidated				
	Debtor 1 and	•	☐ Disputed				
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
		s claim is for a community	☐ Student loans				
	debt Is the claim sul	biect to offset?	☐ Obligations arising out of a separe of a separe of the priority claims	ration ag	greement or	divorce that you did not	
	■ No	•	Debts to pension or profit-sharing	g plans,	and other s	imilar debts	
	☐ Yes			•			
	— 103		Other. Specify Revolving	40004			-
Part 3:	List Others	to Be Notified About a Debt Th	at You Already Listed				
is tryin have r notifie Part 4:	ng to collect from more than one color for any debts	rou have others to be notified about myou for a debt you owe to someo reditor for any of the debts that you in Parts 1 or 2, do not fill out or submounts for Each Type of Unsecured claims. im.	ne else, list the original creditor in I listed in Parts 1 or 2, list the addit omit this page. ured Claim	Parts 1 di	or 2, then I editors her	ist the collection agency e. If you do not have add	r here. Similarly, if you ditional persons to be
7.						Total Claim	
	6a.	Domestic support obligations		6a.	\$	0.00)
Total cla		Tayon and contain other debte you	, ave the gavernment	Ch		0.00	-
IIOIII P	art 1 6b. 6c.	Taxes and certain other debts you Claims for death or personal injur	<u> </u>	6b. 6c.	\$	0.00 0.00	_
	6d.	Other. Add all other priority unsecur		6d.	\$ —	0.00	_
	6e.	Total Priority. Add lines 6a through	6d.	6e.	\$	0.00	<u>-</u>
						Total Claim	
	6f.	Student loans		6f.	\$	0.00	<u> </u>
Total cla		Obligations arising out of a separ	ation agreement or divorce that				
		you did not report as priority clair	ns	6g.	\$	0.00	_
	6h. 6i.	Debts to pension or profit-sharing Other. Add all other nonpriority unse		6h. 6i.	\$	0.00	_
	UI.	here	Joursa Gairing. Write trial amount	JI.	\$	13,740.74	•

Official Form 106 E/F

here.

Costs 4:8-3-59428-114ROBR Dobbo7c31 Filidect/016127511198 Fragge: 13011. off 4672

Debtor 1 Valdes, Guillermo Case number (f know)

6j. Total Nonpriority. Add lines 6f through 6i.

6j. \$ **13,740.74**

Exhibit 5.1

Casse187162567JMAM DDoo731 Fifeite06036047 Page 403 off 892

		GOGGGCID/ III	ESTADIONINA IVI D'OGUA		il die O de de de la		-
Fil	ll in this inforn	nation to identify your ca	se:				
De	ebtor 1	Lillian Rosario Ste	wart				
	.h 0	First Name	Middle Name	L	ast Name	}	
-	ebtor 2 oouse if, filing)	First Name	Middle Name	L	ast Name		
Un	nited States Ba	nkruptcy Court for the:	SOUTHERN DISTRICT OF F	LOR	IDA, FORT LAUDERDALE		
	ase number _	9:17-bk-12567					Check if this is an amended filing
O ₁	fficial Fo	rm 106C				_	J J
S	chedul	e C: The Pro	perty You Cla	im	as Exempt		4/16
propout	perty you listed	on Schedule A/B: Property	(Official Form 106A/B) as you	ur sou	r, both are equally responsible for supurce, list the property that you claim a lary. On the top of any additional page	s exempt. If	more space is needed, fill
spe app fun to a	ecific dollar an olicable statuto ds—may be u	nount as exempt. Alterna ory limit. Some exemptio nlimited in dollar amount llar amount and the valu	tively, you may claim the fu ns—such as those for healt t. However, if you claim an e	II fair h aid exem	unt of the exemption you claim. O market value of the property beir s, rights to receive certain benefit otion of 100% of fair market value bexceed that amount, your exemption of the control of the con	ng exempted s, and tax-e under a law	d up to the amount of any xempt retirement that limits the exemption
Pa	art 1: Identif	y the Property You Clain	n as Exempt				
1.	Which set of	exemptions are you clai	ming? Check one only, even	if you	r spouse is filing with you.		
	You are cla	eiming state and federal nor	nbankruptcy exemptions. 11 l	LSC	8 522(b)(3)		
	_	aiming federal exemptions.			. 3 0(0)(0)		
2				nne f	ill in the information helew		
۷.		on of the property and line	•	•	ill in the information below. ount of the exemption you claim	Specific Ia	ws that allow exemption
		that lists this property	portion you own	A	ount of the exemption you dain	ореспіс іа	ws that allow exemption
			Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	•	goods and furnishing	\$800.00		\$800.00	Fla. Cor	st. Art X, § 4(a)(2)
	Line from Sch	nedule A/B. 6.1			100% of fair market value, up to any applicable statutory limit		
	TD bank 79		\$713.09		\$200.00	Fla. Cor	nst. Art X, § 4(a)(2)
	Line from Scr	nedule A/B. 17.1			100% of fair market value, up to any applicable statutory limit		
3.	(Subject to ad	ljustment on 4/01/19 and e	, ,	s filed	I on or after the date of adjustment.) 5 days before you filed this case?		
	□ N	0	. ,		•		

Exhibit 5.2

Casse 1871 525 667 JM (A) M D D D D 7 3.1 File be 0 60 3 60 (4.17 P A) grey 4 0.152 off 1892

Fill in this information to identify yo	ur case:				
Debtor 1 Lillian Rosario	Stewart				
First Name	Middle Name Last Name		}		
Debtor 2 (Spouse if, filing) First Name	Middle Name Last Name	_			
	SOUTHERN DISTRICT OF FLORIDA, FOR	PT I ALIDERDALE			
United States Bankruptcy Court for the		T LAUDLINDALL			
Case number 9:17-bk-12567					
(if known)			☐ Check	if this is an	
			ameno	led filing	
Official Form 106D					
	s Who Have Claims Secure	nd hy Propert	N/	12/15	
Schedule B. Creditors	s wild have claims secure	tu by Fropert	у	12/15	
	If two married people are filing together, both are edut, number the entries, and attach it to this form. On				
1. Do any creditors have claims secured b	y your property?				
\square No. Check this box and submit t	his form to the court with your other schedules. You	u have nothing else to re	port on this form.		
Yes. Fill in all of the information I	pelow.				
Part 1: List All Secured Claims					
	more than one secured claim, list the creditor separately		Column B	Column C	
for each claim. If more than one creditor ha much as possible, list the claims in alphabet	s a particular claim, list the other creditors in Part 2. As itical order according to the creditor 's name.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion If any \$5,384.17	
2.1 Atlantis III by the Sea	Describe the property that secures the claim:	value of collateral. \$54,000.00	claim \$283,000.00		
Creditor's Name	10200 S Ocean Dr # 201, Jensen	φ54,000.00	φ203,000.00	\$3,364.17	
	Beach, FL 34957-2564				
c/o Centerstate Bank	As of the date you file, the claim is: Check all that				
PO Box 669098 Miami, FL 33166-9427	apply. Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
	□ Disputed				
Who owes the debt? Check one.					
Debtor 1 only	☐ An agreement you made (such as mortgage or secar loan)	ecured			
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	,				
At least one of the debtors and another	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a	Other (including a right to offset)				
community debt					
Date debt was incurred	Last 4 digits of account number				
2.2 Discover Bank	Describe the property that secures the claim:	\$29,929.00	\$283,000.00	\$29,929.00	
Creditor's Name	10200 S Ocean Dr # 201, Jensen				
DO D	Beach, FL 34957-2564				
PO Box 30395 Salt Lake City, UT	As of the date you file, the claim is: Check all that				
84130-0395	apply. Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
	Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.	d			
■ Debtor 1 only □ Debtor 2 only		ecurea			
Debtor 1 and Debtor 2 only	iy				
☐ At least one of the debtors and another					
☐ Check if this claim relates to a	— Judyment lien nom a lawsuit				
community debt	· · · · · · - · - ·				
Date debt was incurred	Last 4 digits of account number1392				

Official Form 106D

Casse 1871 525 667 JM (AM D D D D 7 3.1 Fifeite 0 60 3 50 6 1.9.7 P Agrey 4 0 16 off 1892

Debtor 1 Lillian Rosario Stewart		Case number (if know)	9:17-bk-12567			
First Name Middle N						
2.3 Wells Fargo Hm Mortgag	Describe the property that secures the clain	n: \$234,384.17	\$283,000.00	\$0.00		
Creditor's Name	10200 S Ocean Dr # 201, Jensen Beach, FL 34957-2564			V		
PO Box 10335 Des Moines, IA 50306-0335	As of the date you file, the claim is: Check all apply. Contingent	that				
Number, Street, City, State & Zip Code	□ Unliquidated					
Who owes the debt? Check one.	Disputed Nature of lien. Check all that apply.					
■ Debtor 1 only □ Debtor 2 only	☐ An agreement you made (such as mortgage car loan)	e or secured				
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's	lien)				
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit					
Check if this claim relates to a community debt Other (including a right to offset)						
Date debt was incurred 07/06/2010	Last 4 digits of account number	6976				
Add the dollar value of your entries in Col	umn A on this page. Write that number here:	\$318,313.	17			
If this is the last page of your form, add th Write that number here:	\$318,313.	17				
Part 2: List Others to Be Notified for	r a Debt That You Already Listed					
trying to collect from you for a debt you o	e notified about your bankruptcy for a debt th we to someone else, list the creditor in Part 1, you listed in Part 1, list the additional credito is page.	, and then list the collection age	ncy here. Similarly, if you ha	ave more		
Name, Number, Street, City, State & 2 BROWARD COUNTY CIRCU		On which line in Part 1 did you enter the creditor? 2.2				
		Last 4 digits of account number	1392			
Name, Number, Street, City, State & 2 Wells Fargo Home Mtg	Zip Code	On which line in Part 1 did you ent	er the creditor? 2.3			
Written Correspondence R PO Box 10335	esolutions MAC#X	Last 4 digits of account number	ast 4 digits of account number 6976			
Des Moines, IA 50306-0335						

Exhibit 5.3

Casse 1871 525 267 JM AM D Doo 73.1 Fife le 0 60 3 50 6 9.1 P Agrey 4 0 24 off 1892

							_		
Filli	in this inforr	mation to identify your o	case:						
Deb	tor 1	1 Lillian Rosario Stewart							
		First Name	Middle	e Name	Last Name)		
	tor 2 use if, filing)	First Name	Middle	e Name	Last Name				
Unit	ed States Ba	ankruptcy Court for the:	SOUTHER		OF FLORIDA, FORT LA	AUDERDALE			
0		0.47.1.1.40507					1		
(if knd	_	9:17-bk-12567					п	Check if thi	is is an
							. –	amended fi	
		m 106E/F							
<u>Scl</u>	nedule E	E/F: Creditors W	ho Hav	<u>e Unsecu</u>	red Claims			1	2/15
D: Creathe C case Part	editors Who I ontinuation P number (if kn	all of Your PRIORITY Under the control of the contr	operty. If move no information	re space is nee ation to report i	ded, copy the Part you ne	eed, fill it out, number th	e entries in the	boxes on t	the left. Attach
	_	≥аπ 2.							
	Yes.								
i	identify what ty possible, list th	r priority unsecured claims /pe of claim it is. If a claim ha ne claims in alphabetical orde one creditor holds a particula	as both priority er according to	and nonpriority the creditor 's n	amounts, list that claim her name. If you have more that	re and show both priority	and nonpriority a	amounts. As	much as
((For an explan	ation of each type of claim, s	ee the instruc	tions for this forr	m in the instruction booklet.				
				Tot		Total claim	Priority amount		npriority ount
2.1	Interna	I Revenue Service		Last 4 digits of	f account number	\$0.00		\$0.00	\$0.00
		reditor's Name				ψο.οί	<u> </u>	<u> </u>	ψ0.00
				When was the	debt incurred?		_		
	PO Box	x 7346 elphia, PA 19101-734	6						
		Street City State Zlp Code		As of the date	you file, the claim is: Che	ck all that apply			
	Who incurre	d the debt? Check one.		☐ Contingent					
	■ Debtor 1	only		☐ Unliquidated	i				
	Debtor 2	only		☐ Disputed					
		and Debtor 2 only			ITY unsecured claim:				
		ne of the debtors and anothe	er	☐ Domestic su	pport obligations				
	☐ Check if	this claim is for a commun	nity debt	Taxes and c	ertain other debts you owe	the government			
	Is the claim	subject to offset?		☐ Claims for death or personal injury while you were intoxicated					
	■ No			Other. Speci	ify				
	Π voc							_	

Casse 1871 525267 JIMAN DOO 73.1 Fiftile 0 603/506/17 Page 4 0.95 off 1892

Debtor	1 Stewart, Lillian Rosario	Case number (f kn	now)	9:17-bk-12567	
2.2	Special Asst. U.S. Attorney Priority Creditor's Name	Last 4 digits of account number	\$0.00	\$0.00	\$0.00
	•	When was the debt incurred?		_	
	1000 S. Pine Island Road #300				
	Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply			
W	/ho incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	At least one of the debtors and another	☐ Domestic support obligations			
	Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government			
	the claim subject to offset?	☐ Claims for death or personal injury while you were intoxic	cated		
	No	Other. Specify			
	Yes				
2.3	U.S. Attorney General	Last 4 digits of account number	\$0.00	\$0.00	\$0.00
	Priority Creditor's Name	When was the debt incurred?			
	950 Pennsylvania Ave NW	when was the dept incurred?		-	
	Washington, DC 20530-0009				
14	Number Street City State Zlp Code /ho incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
_	_	Contingent			
_	Debtor 1 only	☐ Unliquidated			
_	Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	At least one of the debtors and another	☐ Domestic support obligations			
	Check if this claim is for a community debt	Taxes and certain other debts you owe the government			
_	the claim subject to offset?	Claims for death or personal injury while you were intoxic	cated		
	■ No]Yes	Other. Specify			
	l res				
2.4	United States Attorney	Last 4 digits of account number	\$0.00	\$0.00	\$0.00
	Priority Creditor's Name	When was the debt incurred?			
	99 NE 4th St			-	
	Miami, FL 33132-2131	A CHARLES CONTRACTOR OF THE STATE OF			
w	Number Street City State Zlp Code /ho incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply Contingent			
_	Debtor 1 only	_			
	_	☐ Unliquidated			
_	Debtor 2 only	☐ Disputed Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Domestic support obligations			
_	At least one of the debtors and another				
	Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government ☐ Claims for death or personal injury while you were intoxic	catod		
_	the claim subject to offset? ■ No				
	Yes	☐ Other. Specify			
Part 2:	List All of Your NONPRIORITY Unsecu	red Claims			
	any creditors have nonpriority unsecured claim				
П	No. You have nothing to report in this part. Submit	this form to the court with your other schedules			
	the state of the s	, and the same part of the same of the sam			

Official Form 106 E/F

Yes.

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Debtor 1 Stewart, Lillian Rosario Case number (f know) 9:17-bk-12567

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority

unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. 4.1 Capital One Bank USA N Last 4 digits of account number \$2,655.00 2806 Nonpriority Creditor's Name When was the debt incurred? 06/01/2014 15000 Capital One Dr Richmond, VA 23238-1119 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.2 **Ccs/First National Ban** Last 4 digits of account number 5467 \$599.00 Nonpriority Creditor's Name When was the debt incurred? 04/01/2015 500 E 60th St N Sioux Falls, SD 57104-0478 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 \$64,999.00 Fenix Airways of Florida Inc Last 4 digits of account number CA22 Nonpriority Creditor's Name When was the debt incurred? 7925 NW 12th St # 410 Doral, FL 33126-1822 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Casse 1871 525 667 JM (A) M D D D D 7 3.1 File be 0 60 3 50 6 1.1 P Agrey 4 117 off 1892

Debto	r 1 Stewart, Lillian Rosario		Case number (if know)	9:17-bk-12567
4.4	First National Credit Card Nonpriority Creditor's Name	Last 4 digits of account number	5467	\$75.00
	Nonphonty Creditor's Name	When was the debt incurred?		
	PO Box 2496 Omaha, NE 68103-2496 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce tha	t you did not
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes			
	☐ Yes	Other. Specify		
4.5	First Premier Bank Nonpriority Creditor's Name	Last 4 digits of account number	8747	\$913.00
	Horipholity ordanor of Hamo	When was the debt incurred?	01/01/2015	
	601 S Minnesota Ave Sioux Falls, SD 57104-4824			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	_	П		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loans		
	Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce tha	t you did not
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	_		
	163	Other. Specify		
4.6	Merrick Bank Nonpriority Creditor's Name	Last 4 digits of account number	7057	\$88.00
	Horipholity Orealtor 3 Name	When was the debt incurred?	02/01/2016	
	PO Box 9201			
	Old Bethpage, NY 11804-9001 Number Street City State Zlp Code		a. Chaola all that anni.	
	Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce tha	t you did not
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other. Specify		
	-	— Other Opcorry		

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Debto	Stewart, Lillian Rosario	Case number (if know) 9:17-bk-12567	
4.7	Midland Credit Management Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	8875 Aero Dr Ste 200		
	San Diego, CA 92123-2255	_	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.8	Navient	Last 4 digits of account number 4451	\$44,742.00
	Nonpriority Creditor's Name		ψ++,1 +2.00
		When was the debt incurred? 10/01/2008	
	PO Box 9655		
	Wilkes Barre, PA 18773-9655 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the dam's. Oneon an that apply	
	Debtor 1 only	Пол	
	_	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
		Debts to pension or profit-sharing plans, and other similar debts	
	■ No	Debts to pension or profit-snaring plans, and other similar debts	
	Yes	Other. Specify	
4.9	PCPHWD/Sheridan Office	Last 4 digits of account number 3600	\$185.00
	Nonpriority Creditor's Name		
	2400 N University Dr	When was the debt incurred?	
	2488 N University Dr Pembroke Pines, FL 33024-3624		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify	
	— 103	■ Other. Specify	

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Stewart, Lillian Rosario		Case number (f know)	9:17-bk-12567				
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?						
Capital One	Line 4.1 of (Check one):	☐ Part 1: Creditors with Priority	/ Unsecured Claims				
PO Box 30285 Salt Lake City, UT 84130-0285		■ Part 2: Creditors with Nonpri	iority Unsecured Claims				
Can Lake Oky, 01 04100 0200	Last 4 digits of account number	2806					
Name and Address	On which entry in Part 1 or Part 2 did y	S S					
DADE COUNTY CIRCUIT COURT	Line 4.3 of (Check one):	☐ Part 1: Creditors with Priority	/ Unsecured Claims				
		Part 2: Creditors with Nonpri	iority Unsecured Claims				
	Last 4 digits of account number	CA22					
Name and Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?					
First National Credit Card/Legacy	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority	y Unsecured Claims				
First National Credit Card PO Box 5097		■ Part 2: Creditors with Nonpri	iority Unsecured Claims				
Sioux Falls, SD 57117-5097							
	Last 4 digits of account number	5467					
Name and Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?					
Merrick Bank/Geico Card	Line 4.6 of (Check one):	☐ Part 1: Creditors with Priority	/ Unsecured Claims				
PO Box 23356 Pittsburgh, PA 15222-6356		Part 2: Creditors with Nonpri	iority Unsecured Claims				
1 10222-0000	Last 4 digits of account number	7057					
Name and Address	On which entry in Part 1 or Part 2 did y	ou list the original creditor?					
Navient	Line 4.8 of (Check one):	☐ Part 1: Creditors with Priority	/ Unsecured Claims				
Attn: Claims Dept PO Box 9500		Part 2: Creditors with Nonpri	iority Unsecured Claims				
Wilkes Barre, PA 18773-9500							
	Last 4 digits of account number	4451					

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total Claim

Tatal alaima	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 114,256.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 114,256.00

Exhibit 6.1

HI					
	I in this information to identify your cas	se:			
De	btor 1 Donna M. Henry				7
De	First Name	Middle Name	L	ast Name	
	ouse if, filing) First Name	Middle Name	L	ast Name	
Un	ited States Bankruptcy Court for the:	SOUTHERN DISTRICT OF	FLOR	IDA, MIAMI DIVISION	
_	nse number 1:17-bk-13272				☐ Check if this is an amended filing
O	fficial Form 106C				_
S	chedule C: The Prop	perty You Cla	im	as Exempt	4/16
propout	as complete and accurate as possible. If two perty you listed on Schedule A/B: Property and attach to this page as many copies of them).	(Official Form 106A/B) as yo	our sou	irce, list the property that you claim a	s exempt. If more space is needed, fill
spe app fun- to a	each item of property you claim as exectific dollar amount as exempt. Alternationable statutory limit. Some exemption ds—may be unlimited in dollar amount. a particular dollar amount and the value blicable statutory amount.	ively, you may claim the fu is—such as those for healt . However, if you claim an o	ıll fair th aids exemp	market value of the property beir s, rights to receive certain benefit ption of 100% of fair market value	ng exempted up to the amount of any s, and tax-exempt retirement under a law that limits the exemption
Pa	rt 1: Identify the Property You Claim	as Exempt			
1.	Which set of exemptions are you claim	ning? Check one only, even	if you	r spouse is filing with you.	
1.	Which set of exemptions are you claim ■ You are claiming state and federal nonlines.		-		
1.	_	bankruptcy exemptions. 11	-		
	You are claiming state and federal nonl	bankruptcy exemptions. 11 11 U.S.C. § 522(b)(2)	U.S.C	. § 522(b)(3)	
	■ You are claiming state and federal nonl □ You are claiming federal exemptions.	bankruptcy exemptions. 11 11 U.S.C. § 522(b)(2) A/B that you claim as exemptions.	U.S.C.	. § 522(b)(3) ill in the information below. ount of the exemption you claim	Specific laws that allow exemption
	■ You are claiming state and federal nonl You are claiming federal exemptions. For any property you list on Schedule Brief description of the property and line or	bankruptcy exemptions. 11 11 U.S.C. § 522(b)(2) A/B that you claim as exemptions. 11	U.S.C.	. § 522(b)(3)	Specific laws that allow exemption
	■ You are claiming state and federal nonl □ You are claiming federal exemptions. For any property you list on Schedule Brief description of the property and line of Schedule A/B that lists this property 2012 Mazda 3	bankruptcy exemptions. 11 11 U.S.C. § 522(b)(2) A/B that you claim as exemption as exemption you own Copy the value from	U.S.C.	. § 522(b)(3) ill in the information below. ount of the exemption you claim	Specific laws that allow exemption Fla. Stat. § 222.25(1)
	■ You are claiming state and federal nonl □ You are claiming federal exemptions. For any property you list on <i>Schedule</i> Brief description of the property and line of <i>Schedule A/B</i> that lists this property	bankruptcy exemptions. 11 11 U.S.C. § 522(b)(2) A/B that you claim as exem Current value of the portion you own Copy the value from Schedule A/B	U.S.C.	ill in the information below. ount of the exemption you claim eck only one box for each exemption.	·
	■ You are claiming state and federal nonl □ You are claiming federal exemptions. For any property you list on Schedule Brief description of the property and line of Schedule A/B that lists this property 2012 Mazda 3 VIN: JM1BL1L72C1607417 PIF Line from Schedule A/B: 3.2	bankruptcy exemptions. 11 11 U.S.C. § 522(b)(2) A/B that you claim as exem Current value of the portion you own Copy the value from Schedule A/B	U.S.C.	ill in the information below. ount of the exemption you claim eck only one box for each exemption. \$1,000.00 100% of fair market value, up to	
	■ You are claiming state and federal nonlocal You are claiming federal exemptions. For any property you list on Schedule Brief description of the property and line of Schedule A/B that lists this property 2012 Mazda 3 VIN: JM1BL1L72C1607417 PIF Line from Schedule A/B: 3.2	bankruptcy exemptions. 11 11 U.S.C. § 522(b)(2) A/B that you claim as exemption as exemption you own Corrent value of the portion you own Copy the value from Schedule A/B \$8,800.00	U.S.C.	ill in the information below. ount of the exemption you claim eck only one box for each exemption. \$1,000.00 100% of fair market value, up to any applicable statutory limit	Fla. Stat. § 222.25(1)
	■ You are claiming state and federal nonling are claiming federal exemptions. For any property you list on Schedule Brief description of the property and line of Schedule A/B that lists this property 2012 Mazda 3 VIN: JM1BL1L72C1607417 PIF Line from Schedule A/B: 3.2 2012 Mazda 3 VIN: JM1BL1L72C1607417 PIF Line from Schedule A/B: 3.2	bankruptcy exemptions. 11 11 U.S.C. § 522(b)(2) A/B that you claim as exem Current value of the portion you own Copy the value from Schedule A/B \$8,800.00	Mpt, fi	ill in the information below. ount of the exemption you claim eck only one box for each exemption. \$1,000.00 100% of fair market value, up to any applicable statutory limit \$1,000.00 100% of fair market value, up to any applicable statutory limit	Fla. Stat. § 222.25(1) Fla. Const. Art X, § 4(a)(2)
	■ You are claiming state and federal nonling and property you list on Schedule Brief description of the property and line of Schedule A/B that lists this property 2012 Mazda 3 VIN: JM1BL1L72C1607417 PIF Line from Schedule A/B: 3.2 2012 Mazda 3 VIN: JM1BL1L72C1607417 PIF	bankruptcy exemptions. 11 11 U.S.C. § 522(b)(2) A/B that you claim as exemption as exemption you own Corrent value of the portion you own Copy the value from Schedule A/B \$8,800.00	Mpt, fi	ill in the information below. ount of the exemption you claim eck only one box for each exemption. \$1,000.00 100% of fair market value, up to any applicable statutory limit \$1,000.00 100% of fair market value, up to any applicable statutory limit \$0.00	Fla. Stat. § 222.25(1)
	■ You are claiming state and federal nonling of the property and line	bankruptcy exemptions. 11 11 U.S.C. § 522(b)(2) A/B that you claim as exem Current value of the portion you own Copy the value from Schedule A/B \$8,800.00	mpt, fi	ill in the information below. ount of the exemption you claim eck only one box for each exemption. \$1,000.00 100% of fair market value, up to any applicable statutory limit \$1,000.00 100% of fair market value, up to any applicable statutory limit	Fla. Stat. § 222.25(1) Fla. Const. Art X, § 4(a)(2)
	■ You are claiming state and federal nonling of the property and line	bankruptcy exemptions. 11 11 U.S.C. § 522(b)(2) A/B that you claim as exem Current value of the portion you own Copy the value from Schedule A/B \$8,800.00	Mpt, fi	ill in the information below. ount of the exemption you claim eck only one box for each exemption. \$1,000.00 100% of fair market value, up to any applicable statutory limit \$1,000.00 100% of fair market value, up to any applicable statutory limit \$0.00 100% of fair market value, up to any applicable statutory limit	Fla. Stat. § 222.25(1) Fla. Const. Art X, § 4(a)(2)

Official Form 106C

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Exhibit 7.1

Cases 4: 4-4-591206-4 kROBR Doloco 7:31.2 Fille it b 0160/2/520/21.8 Pargray 1:198 of f 4:27.2

Fill in thi	is information to identif	y your case:				
Debtor 1	Alexandra Ocam	ро				
	First Name	Middle Name	Last Name)		
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	SOUTHERN DISTRICT DIVISION	OF FLORIDA, FORT LAUDER	DALE		
Case number (if known)	18-21064				_	С
(II KIIOWII)					Ц	

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

Exhibit 7.2

Casse188139264JRBR DDo732 Fiftile 0069/201/98 PRaced 20 of 472

			DDEO KIND	T DDOGG		add to 1 dags		OI I'LL			
Fill	in this in	formation to identify you	r case:								
Debto	or 1	Alexandra Ocamp	00								
		First Name	Middle Nar	ne	Last Name		- }				
Debto		Circt Name	Middle Nes		Loot Nome		_				
(Spouse	e if, filing)	First Name	Middle Nar	ne	Last Name						
United	d States B	ankruptcy Court for the:	SOUTHERN DIVISION	DISTRICT OF	FLORIDA, FORT L	AUDERDALE	_				
Case	number	18-21064									
(if know	n)									this is an	
								ar	mended	l filing	
Offic	ial For	m 106E/F									
		E/F: Creditors W	ho Have I	Insecure	ed Claims					12/15	
		nd accurate as possible. Use				2 for creditors with	NONPR	IORITY claim	s list ti		arty to
Schedu D: Cred the Cor	ule G: Exec ditors Who ntinuation	ntracts or unexpired leases to cutory Contracts and Unexpir Have Claims Secured by Pro Page to this page. If you hav	red Leases (Officoperty. If more s	cial Form 106G pace is needed). Do not include any I, copy the Part you n	creditors with partianeed, fill it out, number	Illy sec er the e	ured claims the	hat are li boxes or	isted in Sc n the left. A	hedule Attach
	umber (if k	•	and Claim	_							
Part 1		All of Your PRIORITY Uns itors have priority unsecured									
	No. Go to	• •	i Ciaillis agailist	your							
	Yes.	Tarez.									
		ur priority unsecured claims	If a creditor has	more than one	priority unsecured clair	m list the creditor sens	aratoly f	for each claim	For eac	h claim liete	ad
ide po	entify what ossible, list t	type of claim it is. If a claim has the claims in alphabetical order n one creditor holds a particula	s both priority and r according to the	nonpriority amo	ounts, list that claim he	ere and show both prio	rity and	I nonpriority am	nounts. A	As much as	,
		nation of each type of claim, se				t.)					
`	•	, , , , , , , , , , , , , , , , , , ,				Total claim		Priority amount		lonpriority mount	
2.1	Intern	al Revenue Service	Las	t 4 digits of acc	count number	\$80		\$801			\$0.00
		Creditor's Name					1.00	ΨΟΟ	1.00		ψυ.υυ
		=0.40	Wh	en was the deb	t incurred?						
		ox 7346 Ielphia, PA 19101-7340	6								
		Street City State Zlp Code		of the date you	file, the claim is: Che	eck all that apply					
١	Who incurr	red the debt? Check one.		Contingent							
ı	Debtor 1	only		Unliquidated							
[Debtor 2	2 only		Disputed							
		and Debtor 2 only	Тур	e of PRIORITY	unsecured claim:						
		one of the debtors and another	, 🗆	Domestic suppo	rt obligations						
		f this claim is for a commun	_	Taxes and certa	in other debts you owe	e the government					
		n subject to offset?	_			ile you were intoxicate	d				
_	No No		_	Other. Specify		no you more internedic					
	□ Yes			outer. Opening							

Cased 881 892 64 JRBR DDo 7 3 2 Fiftile (0 6/2/2/1/9 8 PRaged 21 of 422

Debtor 1 Ocampo, Alexandra	Case number (f know)	18-21064	
2.2 Special Asst. U.S. Attorney Priority Creditor's Name	Last 4 digits of account number \$0.00	0 \$0.00	\$0.00
1000 S. Pine Island Road #300 Fort Lauderdale, FL 333240000 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	_	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
☐ Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
☐ At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government		
Is the claim subject to offset?	lacksquare Claims for death or personal injury while you were intoxicated		
■ No □ Yes	Other. Specify		
2.3 U.S. Attorney General	Last 4 digits of account number \$0.00	0 \$0.00	\$0.00
Priority Creditor's Name	When was the debt incurred?		
950 Pennsylvania Ave NW Washington, DC 20530-0009		_	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
_	☐ Contingent		
■ Debtor 1 only	☐ Unliquidated		
☐ Debtor 2 only	Disputed		
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt Is the claim subject to offset?	■ Taxes and certain other debts you owe the government□ Claims for death or personal injury while you were intoxicated		
No	Other. Specify		
Yes			
2.4 United States Attorney Priority Creditor's Name	Last 4 digits of account number\$0.00	0 \$0.00	\$0.00
	When was the debt incurred?		
99 NE 4th St			
Miami, FL 33132-2131 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
☐ At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government		
Is the claim subject to offset?	☐ Claims for death or personal injury while you were intoxicated		
■ No	☐ Other. Specify		
Yes	. ,		
Part 2: List All of Your NONPRIORITY Unsec	ured Claims		
3. Do any creditors have nonpriority unsecured claim	ms against you?		
☐ No. You have nothing to report in this part. Subm	it this form to the court with your other schedules.		
■ Yes.			

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Debtor 1 Ocampo, Alexandra Case number (fr know) 18-21064

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 Cap One Last 4 digits of account number 8106 \$0.00 Nonpriority Creditor's Name When was the debt incurred? 2005-06 PO Box 5253 Carol Stream, IL 60197-5253 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Revolving account 4.2 **Certified Collection Bureau** Last 4 digits of account number \$50.00 Nonpriority Creditor's Name When was the debt incurred? PO Box 1750 Whitehouse Station, NJ 08889-1750 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 **Convergent Outsourcing** Last 4 digits of account number 1340 \$136.00 Nonpriority Creditor's Name When was the debt incurred? 2015-08 800 SW 39th St Renton, WA 98057-4975 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Open account ☐ Yes

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Debto	r 1 Ocampo, Alexandra		Case number (f know) 18	3-21064
4.4	Credit One Bank NA Nonpriority Creditor's Name	Last 4 digits of account number	8065	\$0.00
	Nonpholity Creditor's Name	When was the debt incurred?	2013-09-27	
	PO Box 98872			
	Las Vegas, NV 89193-8872 Number Street City State Zlp Code	As of the date you file, the claim	s. Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	s. Check all that apply	
	■ Debtor 1 only	Continuent		
		☐ Contingent		
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated		
		☐ Disputed Type of NONPRIORITY unsecure	l claim:	
	At least one of the debtors and another	Student loans	Ciaiii.	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce that w	ou did not
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that y	od did flot
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Revolving	account	
4.5	Credit One Bank NA Nonpriority Creditor's Name	Last 4 digits of account number	1665	\$0.00
	Nonphonty Creditor's Name	When was the debt incurred?	2013-09-27	
	PO Box 98872			
	Las Vegas, NV 89193-8872			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	_		
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that y	ou did not
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin	•	
	Yes	Other. Specify Revolving	account	
4.6	Exquisite Hm	Last 4 digits of account number	1192	unknown
	Nonpriority Creditor's Name	_		
	000 Plan of all A	When was the debt incurred?	2013-03-28	
	622 Bloomfield Ave Bloomfield, NJ 07003-2521			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	•	,,,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that v	ou did not
	Is the claim subject to offset?	report as priority claims	.aon agroomone or divolve tilat y	ou and Hot
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Installment	account	
	•	- Outlot. Opcomy		

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Debto	Ocampo, Alexandra		Case number (if know)	18-21064				
4.7	Exuisite Home Products Nonpriority Creditor's Name	Last 4 digits of account number			\$190.00			
	Nonphonty Creditors Name	When was the debt incurred?						
	622 Bloomfield Ave Bloomfield, NJ 07003-2521 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? ■ No	☐ Contingent ☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecure ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharin	aration agreement or divorce	bts				
	Yes	Other. Specify						
4.8	Lvnv Funding LLC Nonpriority Creditor's Name	Last 4 digits of account number	8065		\$0.00			
	Nonpholity Greation's Name	When was the debt incurred?	2015-03-11					
	PO Box 1269 Greenville, SC 29602-1269 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure ☐ Student loans	d claim:					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce	that you did not				
	■ No	Debts to pension or profit-sharir	g plans, and other similar de	bts				
	Yes	Other. Specify Open acco						
4.9	Mandees	Last 4 digits of account number	5090		\$0.00			
	Nonpriority Creditor's Name	When was the debt incurred?	1996-05-15					
	401 Hackensack Ave Hackensack, NJ 07601-6411 Number Street City State Zlp Code	As of the date you file, the claim						
	Who incurred the debt? Check one.	As of the date you file, the claim	і s: Спеск ан тат арріу					
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	·						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure						
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	■ No	Debts to pension or profit-sharing	g plans, and other similar de	bts				
	☐ Yes	■ Other. Specify Revolving	account					

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Debto	Ocampo, Alexandra		Case number (if know)	18-21064	
4.10	Memorial Hospital Nonpriority Creditor's Name	Last 4 digits of account number	8239	\$350.0	0
	Nonphonty Creditor's Name	When was the debt incurred?			
	PO Box 2856 Raleigh, NC 27602-2856 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that	t you did not	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts		
	☐Yes	Other. Specify			
4.11	North Jersey Fcu Nonpriority Creditor's Name	Last 4 digits of account number	0104	\$0.0	0
	Nonphony Croalion of Name	When was the debt incurred?	2007-08		
	711 Union Blvd Totowa, NJ 07512-2207	_			
	Number Street City State ZIp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that	t you did not	
	<u> </u>	Debts to pension or profit-sharir	a plane and other similar debte		
	■ No		,		
	Yes	Other. Specify Installmen	t account		
4.12	Online Collections Nonpriority Creditor's Name	Last 4 digits of account number	9785	\$429.0	0
		When was the debt incurred?	2012-06		
	PO Box 1489				
	Winterville, NC 28590-1489 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	to of the date yearing, the claim	or oncor an mar apply		
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that	t you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	□Yes	■ Other Specify Open acco	unt		
		1 opcomy			

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Debtor	Ocampo, Alexandra		Case number (f know)	18-21064	
4.13	Portfolio Recov Assoc Nonpriority Creditor's Name	Last 4 digits of account number	1603	_	\$3,540.00
	Nonpholity Greditors Name	When was the debt incurred?	2017-06		
	120 Corporate Blvd Ste 100 Norfolk, VA 23502-4952 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce	that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar de	bts	
	Yes	Other. Specify Open acco	unt		
4.14	Profburcol	Last 4 digits of account number	7005		\$132.00
	Nonpriority Creditor's Name	When was the debt incurred?	2017-05-03		
	5295 Dtc Pkwy Greenwood Village, CO 80111-2752 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	d claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar de	bts	
	Yes	■ Other. Specify Open acco	unt		
4.15	Syncb/lenscrafters Nonpriority Creditor's Name	Last 4 digits of account number	1990	_	\$0.00
	C/o	When was the debt incurred?	2012-01-06		
	PO Box 965036				
	Orlando, FL 32896-5036 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	7.0 0 auto you, c	or one on an anat apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	\square Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce	that you did not	
	Is the claim subject to offset?	report as priority claims	· ·	•	
	■ No	Debts to pension or profit-sharin	• •	bts	
	Yes	■ Other. Specify Revolving	account		

Cased 881 892 64 JRBR DDo 7 3 2 Fiftile (0 6/2/2/1/9 8 PRaged 27 of 1/22

Debtor	Ocampo,	Alexandra		Case n	number (if know)	18-21064	
4.16	union surge		Last 4 digits of account number	er		_	\$16,000.00
	Nonpriority Cred	ditors Name	When was the debt incurred?				
	Union, NJ 0						
•		City State ZIp Code	As of the date you file, the clai	m is: Check	all that apply		
	_	the debt? Check one.					
	Debtor 1 onl	•	☐ Contingent				
	Debtor 2 onl	ly	☐ Unliquidated				
	Debtor 1 and	d Debtor 2 only	☐ Disputed				
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecu	red claim:			
		s claim is for a community	☐ Student loans				
	debt	bject to offset?	Obligations arising out of a sereport as priority claims	eparation ag	reement or divorce	that you did not	
	No	bject to onset?	Debts to pension or profit-sha	ring plane	and other similar de	hts	
			_				
	☐ Yes		Other. Specify				
Part 3:	List Others	s to Be Notified About a De	ebt That You Already Listed			-	
			about your bankruptcy, for a debt tha				
have n	nore than one c		someone else, list the original creditor nat you listed in Parts 1 or 2, list the ac or submit this page.				
	nd Address		On which entry in Part 1 or Part 2 did y		•		
	and Espino estfield Ave		Line 4.16 of (Check one):			ty Unsecured Claim	
	estileid Ave eth, NJ 0720			■ Part 2: (Creditors with Nonp	riority Unsecured C	laims
	o, o	.020	Last 4 digits of account number				
Name ar	nd Address		On which entry in Part 1 or Part 2 did y	ou list the or	riginal creditor?		
	ook hospital		Line 4.2 of (Check one):	☐ Part 1: 0	Creditors with Priori	ty Unsecured Claim	s
	9 Beauvoir			Part 2: 0	Creditors with Nonp	riority Unsecured C	laims
Summ	it, NJ 07901		Last 4 digits of account number				
Name ar	nd Address		On which entry in Part 1 or Part 2 did y	ou list the or	riginal creditor?		
	er and Pres	sler LLP	Line 4.16 of (<i>Check one</i>):	☐ Part 1: 0	Creditors with Priori	ty Unsecured Claim	S
7 Entii				Part 2: 0	Creditors with Nonp	riority Unsecured C	laims
Parsip	pany, NJ 07	7054-5020	Last 4 digits of account number				
Name ar	nd Address		On which entry in Part 1 or Part 2 did y	you list the o	riginal creditor?		
	_aw Offices		Line 4.10 of (<i>Check one</i>):	_	_	ty Unsecured Claim	s
		orporate Pkwy #				riority Unsecured C	
140					oroanoro marrionp	monty chicocarca c	
Sunris	se, FL 33323	-2826	Last 4 digits of account number	82	239		
Part 4:	Add the Ar	nounts for Each Type of U	Insecured Claim				
	he amounts of f unsecured cla		aims. This information is for statistica	l reporting	purposes only. 28	U.S.C. §159. Add t	he amounts for each
	0-	Domostic summer - hillimit	no.	6-		Claim	
Total cla	6a. nims	Domestic support obligation	ns	6a.	\$	0.00	
from Pa		Taxes and certain other deb	ots you owe the government	6b.	\$	801.00	
	6c.	Claims for death or persona	al injury while you were intoxicated	6c.	\$	0.00	
	6d.	Other. Add all other priority u	nsecured claims. Write that amount here	. 6d.	\$	0.00	
	0-	Total Brigative Add the co. C. 18	orough 6d	6.5			\neg
	6e.	Total Priority. Add lines 6a th	nougn 6a.	6e.	\$	801.00	
					Total	Claim	<u> </u>
	6f.	Student loans		6f.	\$	0.00	
Total cla	nims				·	0.00	

Case 1.881.89264 JRBR DDo 7.3.2 Fifted 00 6/21/201/9.8 PRage 1.28 of 1472

Debtor 1 Oc	Debtor 1 Ocampo, Alexandra		Case number (if know)		18-21064	
from Part 2	n Part 2 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts		6g. \$		0.00	
			6h.	\$	0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	20,827.00	
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	20,827.00	

Exhibit 9.1

Cases 4:8-9-594255 OHROBR Datoo 7:31 Hilleet 10064255 11:19 Hiterappe 11360 off 41372

					TII		110000011	_	_		
Fil	l in this info	rmation to identify you	r case:								
Debto	or 1	Richard Carmena	tv								
		First Name		e Name	La	ast Name)			
Debto											
(Spous	e if, filing)	First Name	Middle	e Name	La	ast Name					
Unite	d States Ban	kruptcy Court for the:	SOUTHE		T OF FLORI	DA, FORT LAU	DERDALE				
Case	number							1			
(if knov									Check	if this is a	n
									amend	ed filing	
Offic	sial Earm	106E/E									
	cial Form		ha Hay	a I Inaaa		-!				40/4	_
		F: Creditors W accurate as possible. Use								12/1	
D: Cred	ditors Who Ha	ory Contracts and Unexpi ave Claims Secured by Proge ge to this page. If you hav wn).	operty. If mo	re space is no	eeded, copy t	he Part you need	, fill it out, number t	he entries in	the boxes	on the lef	t. Attach
Part '	1: List All	of Your PRIORITY Uns	secured Cla	aims							
1. D	o any creditor	s have priority unsecured	d claims aga	inst you?							
	No. Go to Pa	ırt 2.									
	Yes.										
id po	entify what typossible, list the	priority unsecured claims e of claim it is. If a claim had claims in alphabetical orde one creditor holds a particula	s both priority r according to	and nonpriori the creditor 's	ity amounts, lis s name. If you	t that claim here a	nd show both priority	and nonpriori	ty amounts	s. As much	as
		tion of each type of claim, se				ruction booklet.)					
(-		,				,	Total claim	Priority amount		Nonprior amount	ity
2.1	Internal	Revenue Service		Last 4 digits	of account nu	umber	\$0.0		\$0.00		\$0.00
		ditor's Name						<u> </u>			
	РО Вох	70.40		When was th	e debt incurr	ed?		_			
		7346 phia, PA 19101-7346	6								
		eet City State Zip Code		As of the dat	e you file, the	claim is: Check	all that apply				
1	Who incurred	the debt? Check one.		☐ Contingen	ıt						
	Debtor 1 or	nly		☐ Unliquidat	ed						
	Debtor 2 or	nly		☐ Disputed							
		nd Debtor 2 only			RITY unsecu	red claim:					
		e of the debtors and another	r	☐ Domestic	support obliga	tions					
		is claim is for a commun		Taxes and	certain other	debts you owe the	government				
		ubject to offset?	ny dobi				ou were intoxicated				
	No No	,			•		- India michigatea				
	Yes			COr. Opt							

Cases 4 8-9-99285 O HROBER D 0000731 Hiller b 10064 2 Et 1129 HRogger 1371 off 4872

Debtor 1 Carmenaty, Richard	Case number (f kn	own)		
2.2 Special Asst. U.S. Attorney Priority Creditor's Name	Last 4 digits of account number	\$0.00	\$0.00	\$0.00
Thomas Greater's Name	When was the debt incurred?			
1000 S. Pine Island Road #300				
Fort Lauderdale, FL 333240000 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
Who incurred the debt? Check one.	☐ Contingent			
Debtor 1 only	☐ Unliquidated			
Debtor 2 only	☐ Disputed			
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
☐ At least one of the debtors and another	☐ Domestic support obligations			
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government			
Is the claim subject to offset?	☐ Claims for death or personal injury while you were intoxi	cated		
■ No	☐ Other. Specify			
Yes				
2.3 U.S. Attorney General	Last 4 digits of account number	\$0.00	\$0.00	\$0.00
2.3 U.S. Attorney General Priority Creditor's Name		φυ.υυ	<u> </u>	φυ.υυ
050 Day on Landa A - NW	When was the debt incurred?			
950 Pennsylvania Ave NW Washington, DC 20530-0009				
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
Who incurred the debt? Check one.	☐ Contingent			
Debtor 1 only	☐ Unliquidated			
☐ Debtor 2 only	☐ Disputed			
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
☐ At least one of the debtors and another	☐ Domestic support obligations			
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government			
Is the claim subject to offset?	Claims for death or personal injury while you were intoxi	cated		
No	Other. Specify			
Yes				
2.4 United States Attorney	Last 4 digits of account number	\$0.00	\$0.00	\$0.00
Priority Creditor's Name	When was the debt incurred?			·
99 NE 4th St	when was the dept incurred?			
Miami, FL 33132-2131				
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
Who incurred the debt? Check one.	Contingent			
■ Debtor 1 only	Unliquidated			
Debtor 2 only	Disputed			
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
☐ At least one of the debtors and another	☐ Domestic support obligations			
☐ Check if this claim is for a community debt	Taxes and certain other debts you owe the government			
Is the claim subject to offset?	Claims for death or personal injury while you were intoxi			
■ No □ Yes	Other. Specify			
res				
Part 2: List All of Your NONPRIORITY Unsecu				
Do any creditors have nonpriority unsecured claim	s against you?			
☐ No. You have nothing to report in this part. Submit	this form to the court with your other schedules.			

Yes.

Cases 4 8-9-591255 OHROBR Doloo 731 Hiller blook 42 Bis 129 Fragge 1352 off 4872

Case number (if known)

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 Last 4 digits of account number \$255.00 **Ars Account Resolution** 2475 Nonpriority Creditor's Name When was the debt incurred? 2015-02 1643 NW 136th Ave Bldg H City of Sunrise, FL 33323-2857 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Open account 4.2 Capital One Last 4 digits of account number 4930 \$0.00 Nonpriority Creditor's Name When was the debt incurred? 2010-11-06 PO Box 30253 Salt Lake City, UT 84130-0253 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Revolving account ☐ Yes 4.3 \$14,487.00 **Capital One Auto Finan** Last 4 digits of account number 1001 Nonpriority Creditor's Name When was the debt incurred? 2015-04 7933 Preston Rd Plano, TX 75024-2302 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Installment account - REPO Other. Specify

Official Form 106 E/F

Debtor 1 Carmenaty, Richard

Cases 4:8-9-594855 O kROBR D 0000731 Hillibert 100642 Et 11:129 Fragge 11:33 off 4:872

Debtor	1 Carmenaty, Richard	Case number (f known)			
4.4	Chrysler Capital	Last 4 digits of account number	1000	\$19,615.00	
	Nonpriority Creditor's Name	When was the debt incurred?	2013-07		
	PO Box 961275 Fort Worth, TX 76161-0275 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i		-	
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Installment	account repo	-	
4.5	Convergent Outsourcing, Inc Nonpriority Creditor's Name	Last 4 digits of account number	9206	\$400.00	
	Tonphony Grand Grand	When was the debt incurred?		_	
	PO Box 9004 Renton, WA 98057-9004 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i			
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:		
	\square Check if this claim is for a community debt		ration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify		-	
4.6	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	1211	\$55,226.00	
	Nonpholity Creditor's Name	When was the debt incurred?	2015-12		
	PO Box 9635 Wilkes Barre, PA 18773-9635			-	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	По и			
		☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans	····		
	debt Is the claim subject to offset?	_	ration agreement or divorce that you did not		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Installment	account		

Cases 4:8-9-594855 O kROBR D 0000731 Hillibet 0004255 1129 Fragge 1294 off 4872

Debtor	Carmenaty, Richard		Case number (f known)	
4.7	Dept of Ed/Navient	Last 4 digits of account number	0502	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	2008-05	
	PO Box 9635 Wilkes Barre, PA 18773-9635 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Installment	account	
4.8	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0502	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	2008-05	
	PO Box 9635 Wilkes Barre, PA 18773-9635 Number Street City State Zip Code	As of the date you file, the claim i		
	Who incurred the debt? Check one.	As of the date you file, the claim	5. Спеск ан тасарру	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Installment	account	
4.9	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0708	\$0.00
		When was the debt incurred?	2008-07	
	PO Box 9635			
	Wilkes Barre, PA 18773-9635 Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	,		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and the second s	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Installment	account	

Cases 4:8-9-594855 O kROBR D 0000731 Hillingth 100642 Et 1/129 H720001235 off 4/8/2

Debto	Carmenaty, Richard						
4.10	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0217	\$0.00			
	Nonphonty Creditor's Name	When was the debt incurred?	2009-02				
	PO Box 9635						
	Wilkes Barre, PA 18773-9635 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.	As of the date you me, the claim	S. Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 2 only Debtor 1 and Debtor 2 only						
		☐ Disputed Type of NONPRIORITY unsecure	1 claim:				
	At least one of the debtors and another	Student loans	diami.				
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	☐ Yes	Other. Specify Installment	account				
4.11	Dept of Ed/Navient	Last 4 digits of account number	0217	\$0.00			
	Nonpriority Creditor's Name	_		Ψ0.00			
	DO D	When was the debt incurred?	2009-02				
	PO Box 9635 Wilkes Barre, PA 18773-9635						
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	•	,				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt	☐ Obligations arising out of a sepa					
	Is the claim subject to offset?	report as priority claims	,				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Installment	account				
4.12	Dept of Ed/Navient	Last 4 digits of account number	0822	\$0.00			
	Nonpriority Creditor's Name		0044.00				
	PO Box 9635	When was the debt incurred?	2011-08				
	Wilkes Barre, PA 18773-9635						
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured					
	☐ Check if this claim is for a community	☐ Student loans					
	debt	Obligations arising out of a sepa					
	Is the claim subject to offset?	report as priority claims					
	No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify Installment	account				

Cases 4:8-9-594855 O kROBR D 0000731 Hillingth 100642 Et 1/129 H7200 per 1236 off 4/8/2

Debto	Carmenaty, Richard						
4.13	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0822	\$0.00			
	Nonphonty Creditor's Name	When was the debt incurred?	2011-08				
	PO Box 9635						
	Wilkes Barre, PA 18773-9635 Number Street City State Zip Code	A 18773-9635 ate Zip Code As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.	As of the date you me, the claim	S. Check all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 2 only Debtor 1 and Debtor 2 only						
	_	☐ Disputed Type of NONPRIORITY unsecure	1 claim:				
	At least one of the debtors and another	Student loans	diami.				
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify Installment	account				
4.14	Dept of Ed/Navient	Last 4 digits of account number	0423	\$0.00			
	Nonpriority Creditor's Name	_		Ψ0.00			
	DO D	When was the debt incurred?	2012-04				
	PO Box 9635 Wilkes Barre, PA 18773-9635						
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	•	,				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims	,,				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Installment	account				
4.15	Dept of Ed/Navient	Last 4 digits of account number	0331	\$0.00			
	Nonpriority Creditor's Name	_		· .			
	PO Box 9635	When was the debt incurred?	2014-03				
	Wilkes Barre, PA 18773-9635						
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured					
	☐ Check if this claim is for a community	☐ Student loans					
	debt	☐ Obligations arising out of a sepa					
	Is the claim subject to offset?	report as priority claims	· · · · · · · · · · · · · · · · · · ·				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Installment	account				

Cases 4:8-9-594855 O kROBR D 0000731 Hillibert 100642 Et 1/129 H720gre 1237 of f 4/872

Debto	Carmenaty, Richard			
4.16	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0331	\$0.00
	Nonphonty Creditor's Name	When was the debt incurred?	2014-03	
	PO Box 9635			
	Wilkes Barre, PA 18773-9635 Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	7.5 67 11.6 44.6 764 11.6, 11.6 614.11.1	C. C	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify Installment	account	
4.17	Dept of Ed/Navient	Last 4 digits of account number	0423	\$0.00
	Nonpriority Creditor's Name	When was the debt incurred?	2012.04	
	PO Box 9635	when was the dept incurred?	2012-04	
	Wilkes Barre, PA 18773-9635	_		
	Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes			
	□ res	Other. Specify Installment	account	
4.18	Diversified Consultant	_ Last 4 digits of account number	6048	\$4,866.00
	Nonpriority Creditor's Name	When was the debt incurred?	2019-01	
	PO Box 551268		2010 01	
	Jacksonville, FL 32255-1268	_		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	_			
	Debtor 1 only	Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans		
	☐ Check if this claim is for a community debt			
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Open acco		
	- -	- Outer opening - Por deed		

Cases 4:8-9-594855 O kROBR D 0000731 Hillingth 100642 Et 11:129 Fragge 1248 of 14872

Debtor	1 Carmenaty, Richard	Case number (f known)				
4.19	Enhanced Recovery Co L Nonpriority Creditor's Name	Last 4 digits of account number	1874	\$11,992.00		
	Nonpholity Greator's Name	When was the debt incurred?	2018-05			
	8014 Bayberry Rd Jacksonville, FL 32256-7412 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i				
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	□ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify Open acco	unt			
4.20	Macys/dsnb	Last 4 digits of account number	7382	\$1,958.00		
	Nonpriority Creditor's Name	When was the debt incurred?	2012-02			
	PO Box 8218 Mason, OH 45040-8218	_				
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	_					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only					
	At least one of the debtors and another	Student loans	r Claim.			
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa				
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharin				
	Yes	Other. Specify Revolving	account			
4.21	Merrick Bank Corp Nonpriority Creditor's Name	Last 4 digits of account number	1654	\$1,628.00		
	Nonphority Creditor's Name	When was the debt incurred?	2015-07			
	PO Box 9201 Old Bethpage, NY 11804-9001					
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	■ Debtor 1 only	Continuent				
	Debtor 2 only	☐ Contingent☐ Unliquidated				
	Debtor 1 and Debtor 2 only	_ '				
	☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	_	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	□Yes	■ Other. Specify Revolving	account			

Cases 4:8-9-594855 O kROBR D 0000731 Hillibet 0004255 1129 Fragge 1259 off 4872

Debtor	Carmenaty, Richard	Cas	e number (f known)			
4.22	Navient	Last 4 digits of account number 10	018	\$0.00		
	Nonpriority Creditor's Name	When was the debt incurred? 20	002-10			
	PO Box 9500 Wilkes Barre, PA 18773-9500 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Ch				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured clai	m:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation report as priority claims	n agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing pla	ns, and other similar debts			
	Yes	Other. Specify Installment acc	count	-		
4.23	Nissan Infinit Nonpriority Creditor's Name	Last 4 digits of account number		unknown		
	Nonphonty Creditor's Name	When was the debt incurred?				
	PO Box 660366 Dallas, TX 75266-0366 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Cl	neck all that apply	_		
	■ Debtor 1 only					
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured clai	m:			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation report as priority claims	n agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing pla	ns. and other similar debts			
	□Yes	■ Other. Specify REPO		_		
4.24	Plain Green LLc	Last 4 digits of account number		\$1,600.00		
	Nonpriority Creditor's Name c/o Bryant Hondge Associates LLC 373 S Willow St # 121	When was the debt incurred?				
	Manchester, NH 03103-5751 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Cl	neck all that apply			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only					
	☐ Debtor 1 and Debtor 2 only	<u> </u>				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured clai				
	☐ Check if this claim is for a community debt	☐ Student loans☐ Obligations arising out of a separation	n agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing pla	ns, and other similar debts			
	Yes	Other. Specify				

Cases 4:8-9-594855 O kROBR D 0000731 Hillingth 100642 Et 1/129 Pragge 1246 of 1/48/2

Debtor	1 Carmenaty, Richard	Case number (f known)					
4.25	Portfolio Recov Assoc	Last 4 digits of account number	2609	\$2,092.00			
	Nonpriority Creditor's Name	When was the debt incurred?	2017-08				
	120 Corporate Blvd Ste 100 Norfolk, VA 23502-4952 Number Street City State Zip Code	As of the date you file, the claim i					
	Who incurred the debt? Check one.	_					
	Debtor 1 only	Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecured					
	Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims					
	No	Debts to pension or profit-sharin	g plans, and other similar debts				
	☐ Yes ☐ Other. Specify ☐ Open account						
4.26	Portfolio Recov Assoc Nonpriority Creditor's Name	Last 4 digits of account number	3932	\$1,643.00			
	Tronphony creation of Traine	When was the debt incurred?	2017-08				
	120 Corporate Blvd Ste 100 Norfolk, VA 23502-4952						
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims					
	No	Debts to pension or profit-sharin					
	Yes	Other. Specify Open acco					
4.27	Space Coast Credit Uni	Last 4 digits of account number	0290	\$1,024.00			
	Nonpriority Creditor's Name	When was the debt incurred?	2013-08				
	8045 N Wickham Rd Melbourne, FL 32940-7920		2010 00				
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.						
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa					
	Is the claim subject to offset?	report as priority claims	-				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	☐ Yes	■ Other. Specify Open account					

Cases 4:8-9-991235 OHROBR Dobot 231 Hiller blook 42 Et 11:19 Hranger 12 17.1 off 4:87 2

Debtor	1 Carmena	ty, Richard	Case number (f known)					
4.28	Syncb/ama		Last 4 digits of account number	8598		\$1,111.00		
	Nonpriority Cred	uitoi s ivairie	When was the debt incurred?	2015-	-04			
	PO Box 965					_		
-		_ 32896-5015 City State Zip Code	As of the date you file, the claim					
		the debt? Check one.	,					
	■ Debtor 1 onl	ly	☐ Contingent					
	Debtor 2 onl	ly	☐ Unliquidated					
	Debtor 1 and	d Debtor 2 only	☐ Disputed					
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
	☐ Check if thi	s claim is for a community	☐ Student loans					
	debt		Obligations arising out of a sepa	aration agr	eement or divorce that you did not			
	_	bject to offset?	report as priority claims					
	■ No		Debts to pension or profit-sharin	•				
	☐ Yes		Other. Specify Revolving	accour	nt .	-		
4.29	VW Credit		Last 4 digits of account number			\$11,372.00		
ш.	Nonpriority Cred	ditor's Name	-			<u> </u>		
	2333 Wauk	ogan Pd	When was the debt incurred?			-		
		L 60015-5508						
-		City State Zip Code	As of the date you file, the claim	is: Check	all that apply			
	_	the debt? Check one.						
	■ Debtor 1 onl	ly	☐ Contingent					
	Debtor 2 onl	ly	☐ Unliquidated					
	Debtor 1 and	d Debtor 2 only	Disputed					
		of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if thi	s claim is for a community	Student loans					
	Is the claim su	bject to offset?	 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts 					
	■ No							
	Yes	Yes ■ Other. Specify REPO				_		
						- 		
Part 3:	List Others	s to Be Notified About a Debt T	hat You Already Listed					
is tryir have n	ng to collect fro nore than one c	m you for a debt you owe to some	It your bankruptcy, for a debt that yone else, list the original creditor in u listed in Parts 1 or 2, list the addi bmit this page.	Parts 1 o	r 2, then list the collection agency	here. Similarly, if you		
Name ar	nd Address	On	which entry in Part 1 or Part 2 did you	list the or	iginal creditor?			
	Mobility	Line		_	Creditors with Priority Unsecured Cla			
	x 536219 a, GA 30353	-6219		Part 2: 0	Creditors with Nonpriority Unsecured	Claims		
			t 4 digits of account number	18	374			
Part 4:	Add the Ar	mounts for Each Type of Unsec	surod Claim					
6. Total t		certain types of unsecured claims.	This information is for statistical r	eporting _l	ourposes only. 28 U.S.C. §159. Add	d the amounts for each		
					Total Claim			
	6a.	Domestic support obligations		6a.	\$ 0.00			
Total cla		Tayor and cortain other debte we	u owe the government	6h		_		
nom P	art 1 6b. 6c.	Taxes and certain other debts yo Claims for death or personal inju	=	6b. 6c.	\$ <u>0.00</u> \$ 0.00	_		
	6d.	· · · · · · · · · · · · · · · · · · ·	red claims. Write that amount here.	6d.	\$ 0.00	_		
		•						
	6e.	Total Priority. Add lines 6a through	n 6d.	6e.	\$	_		
					Total Claim	_		

Cases 4: 8-9-594255 OHROBR Dobot 231 Hilleet 10064255 1129 Hitter 1242 off 4872

Debtor 1 <u>Ca</u>	Debtor 1 Carmenaty, Richard			umber (if known)		
	6f.	Student loans	6f.	\$	0.00	
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	129,269.00	
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	129,269.00	

Exhibit 10.1

Cased 8815929715000 DDoo730 FHEEd 00072251/98 PROGEL 46 of 492

		Cadoaruo		o i inducomata a con a aggir a	0 01 402			
	Fill in this	information to identi	fy your case:					
De	ebtor 1	Jason A Hammo	ond					
_	h 0	First Name	Middle Name	Last Name				
	ebtor 2 ouse if, filing)	First Name	Middle Name	Last Name				
Un	nited States Ban	kruptcy Court for the:	SOUTHERN DISTRICT OF I	FLORIDA, FORT LAUDERDALE				
	ase number 1	8-18307			☐ Check if this is an amended filing			
O [.]	fficial For	m 106C						
S	chedule	C: The Pr	operty You Cla	im as Exempt	4/16			
pro _l out	perty you listed o	on Schedule A/B: Prop	erty (Official Form 106A/B) as yo	gether, both are equally responsible for sup ur source, list the property that you claim as cessary. On the top of any additional pages	s exempt. If more space is needed, fill			
app fun to a app	olicable statuto ds—may be un a particular doli olicable statuto	ry limit. Some exemp Ilimited in dollar amo lar amount and the va	tions—such as those for healt unt. However, if you claim an e alue of the property is determin	Ill fair market value of the property bein th aids, rights to receive certain benefits exemption of 100% of fair market value on ned to exceed that amount, your exemp	s, and tax-exempt retirement under a law that limits the exemption			
1.				if your spouse is filing with you.				
	_	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. ■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	☐ You are clai	ming federal exemption	s. 11 U.S.C. § 522(b)(2)					
2.	For any prope	erty you list on Sched	dule A/B that you claim as exer	mpt, fill in the information below.				
		n of the property and lin nat lists this property	portion you own	Amount of the exemption you claim	Specific laws that allow exemption			
			Copy the value from Schedule A/B	Check only one box for each exemption.				
	1132 NW 13	OTH AVE	\$535,971.00	\$1.00	Fla. Const. Art. X, §4(a)(1); Fla. Stat.§§ 222.01, 222.02			
	Pembroke Pines FL, 33028-2732 Line from Schedule A/B 1.1		32	☐ 100% of fair market value, up to any applicable statutory limit				
3.	(Subject to adjust No	ustment on 4/01/19 and you acquire the propert		? s filed on or after the date of adjustment.) n 1,215 days before you filed this case?				

Cased 881-592971 KKO DDoc730 Fffed d007/225/98 Plaggel 46 of 492

Fill in this information t	o identify your c	ase.				
		4001				
Debtor 1 Jason A First Name		Middle Name L	ast Name			
Debtor 2	IV	induic Name	Last Hame		1	
(Spouse if, filing) First Name	N	Middle Name L	ast Name			
	0011		.D.4. EOD:	T		
United States Bankruptcy Court		THERN DISTRICT OF FLOR ION	IDA, FOR	T LAUDERDALE		
Case number 18-18307					1	
(if known)					☐ Check	if this is an
					amend	ed filing
Official Form 106D						
Schedule D: Credi	tors Who	Have Claims Se	ecure	d by Property		12/15
				<u> </u>		
Be as complete and accurate as po- needed, copy the Additional Page, f known).						
1. Do any creditors have claims sec	ured by your prop	erty?				
☐ No. Check this box and su	ibmit this form to t	the court with your other sche	dules. You	ı have nothing else to rend	ort on this form.	
Yes. Fill in all of the inform						
Part 1: List All Secured Clair	ms			Column A	Column B	Column C
2. List all secured claims. If a credit				′		
for each claim. If more than one cred much as possible, list the claims in al			Part 2. As	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
		· ·		value of collateral.	claim	If any
2.1 Bk of Amer		the property that secures the		<u>\$535,971.36</u>	\$535,971.00	\$0.36
Creditor's Name		W 130TH AVE, Pembro FL 33028-2732	ke			
4000 Courses Cir	As of the	date you file, the claim is: Che	ck all that			
4909 Savarese Cir Tampa, FL 33634	apply.					
	Contin					
Number, Street, City, State & Zip C	_ '					
Who owes the debt? Check one.	☐ Disput	fed If lien. Check all that apply.				
■ Debtor 1 only	_	reement you made (such as mor	taane or se	cured		
Debtor 2 only	car lo	· ·	igago oi oo	ourou		
	□ Statute	orulian (such as tay lian, macha	nio'a lian)			
☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and ar	_	ory lien (such as tax lien, mecha nent lien from a lawsuit	nics lien)			
Check if this claim relates to a		(including a right to offset)				
community debt	□ Other	(including a right to onset)				-
Date debt was incurred 2007-0	<u> </u>	st 4 digits of account number	6934			
Capital One Auto Fine	n Doscribo	the property that secures the	claim:	\$24.40 7 .00	\$0.00	¢24 19 7 00
2.2 Capital One Auto Fina Creditor's Name			Ciaiiii.	\$34,187.00	\$0.00	\$34,187.00
	2014 In QX60	illility				
3901 Dallas Pkwy	As of the apply.	date you file, the claim is: Che	ck all that			
Plano, TX 75093	□ Contin	naent				
Number, Street, City, State & Zip C		•				
	☐ Disput					
Who owes the debt? Check one.	Nature o	f lien. Check all that apply.				
Debtor 1 only	☐ An agr	reement you made (such as mor	tgage or se	cured		
Debtor 2 only	car lo	an)				
Debtor 1 and Debtor 2 only	☐ Statuto	ory lien (such as tax lien, mecha	nic's lien)			
☐ At least one of the debtors and ar		nent lien from a lawsuit	,			
☐ Check if this claim relates to a		(including a right to offset)				
community debt						
Date debt was incurred 2017-1	ე la	est 4 digits of account number	1001			

Official Form 106D

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	First Name	Middle Name			
		Middle Name	Last Name		
Add th	e dollar value of you	r entries in Column A on thi	s page. Write that number here	e: \$570,158.3	36
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:			e totals from all pages.	\$570,158.3	36
Part 2	List Others to E	Be Notified for a Debt Tha	at You Already Listed		
trying than o	to collect from you fo ne creditor for any of	or a debt you owe to someo	ne else, list the creditor in Part	1, and then list the collection ager	or example, if a collection agency is ncy here. Similarly, if you have more onal persons to be notified for any
	Cabanas Law F			On which line in Part 1 did you ento	er the creditor? 2.1
	18503 Pines Bly Pembroke Pines			Last 4 digits of account number	<u>6934 </u>
		t, City, State & Zip Code Lewis Frankel and Ch I Blvd # 265S	naiet	On which line in Part 1 did you ento	
	Hollywood, FL 3	33021			
	Name, Number, Stree Gilbert Garcia L 2005 Pan Am Ci	ir # 110		On which line in Part 1 did you ento	

Cased 881-59287 JUNCO DiDo 730 Fffed d 0 6772 25198 Plaggel 49 of 492

Fill in this	information to identify you	ır case:				
	information to identify you	ir case.				
Debtor 1	Jason A Hammor First Name	Niddle Name	Last Name			
Debtor 2	i iist ivaine	Wildle Name	Last Name		ļ	
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	SOUTHERN DIST DIVISION	RICT OF FLORIDA, FORT LAU	JDERDALE		
Case number	18-18307					
(if known)	10-10307				☐ Ch	eck if this is an
					am	ended filing
Official Ea	**** 10CE/E					
	orm 106E/F	Una Havra Hara	and Claima			40/45
	E/F: Creditors W		SECURED CIAIMS with PRIORITY claims and Part 2 fo			12/15
D: Creditors Wh	o Have Claims Secured by Pr n Page to this page. If you hav	operty. If more space	orm 106G). Do not include any cre is needed, copy the Part you need eport in a Part, do not file that Part	d, fill it out, number the	entries in the bo	oxes on the left. Attach
`	t All of Your PRIORITY Un	secured Claims				
1. Do any cre	ditors have priority unsecured	d claims against you?				
☐ No. Go	to Part 2.					
Yes.						
identify what possible, lis	at type of claim it is. If a claim ha	s both priority and nonp r according to the credi	than one priority unsecured claim, librority amounts, list that claim here a tor 's name. If you have more than to reditors in Part 3.	and show both priority a	nd nonpriority amo	ounts. As much as
(For an exp	lanation of each type of claim, s	ee the instructions for the	his form in the instruction booklet.)			
				Total claim	Priority amount	Nonpriority amount
2.1 Inter	nal Revenue Service	Last 4 di	gits of account number	\$0.00		.00 \$0.00
	/ Creditor's Name					
DO 5	Box 7346	When wa	as the debt incurred?		-	
_	oox 7346 adelphia, PA 19101-734	6				
	er Street City State Zlp Code		e date you file, the claim is: Check	all that apply		
Who incu	rred the debt? Check one.	☐ Contin	ngent			
Debtor	r 1 only	☐ Unliqu	uidated			
☐ Debtor	r 2 only	☐ Dispu	ted			
☐ Debtor	r 1 and Debtor 2 only	Type of F	PRIORITY unsecured claim:			
☐ At leas	st one of the debtors and anothe	n Dome	estic support obligations			
☐ Check	if this claim is for a commun	nity debt Taxes	s and certain other debts you owe the	e government		
	im subject to offset?	•	s for death or personal injury while y	_		
■ No	-	☐ Other	. Specify			
☐ Yes			. ,			_

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Debtor 1 Hammond, Jason A	Case number (if know)	18-18307	
2.2 Special Asst. U.S. Attorney Priority Creditor's Name	Last 4 digits of account number \$0.00 When was the debt incurred?	\$0.00	\$0.00
1000 S. Pine Island Road #300 Fort Lauderdale, FL 333240000 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent		
■ Debtor 1 only	☐ Unliquidated		
☐ Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
☐ At least one of the debtors and another	☐ Domestic support obligations		
\square Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government		
Is the claim subject to offset?	\square Claims for death or personal injury while you were intoxicated		
■ No □ Yes	Other. Specify		
2.3 U.S. Attorney General	Last 4 digits of account number\$0.00	\$0.00	\$0.00
Priority Creditor's Name	When was the debt incurred?		
950 Pennsylvania Ave NW Washington, DC 20530-0009		_	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
_	Contingent		
■ Debtor 1 only	Unliquidated		
Debtor 2 only	Disputed		
Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
At least one of the debtors and another	Domestic support obligations		
☐ Check if this claim is for a community debt Is the claim subject to offset?	■ Taxes and certain other debts you owe the government□ Claims for death or personal injury while you were intoxicated		
No	Other. Specify		
Yes			
2.4 United States Attorney Priority Creditor's Name	Last 4 digits of account number \$0.00	\$0.00	\$0.00
•	When was the debt incurred?	<u> </u>	
99 NE 4th St Miami, FL 33132-2131			
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:		
☐ At least one of the debtors and another	☐ Domestic support obligations		
☐ Check if this claim is for a community debt	■ Taxes and certain other debts you owe the government		
Is the claim subject to offset?	\square Claims for death or personal injury while you were intoxicated		
No	Other. Specify		
Yes			
Part 2: List All of Your NONPRIORITY Unsec	cured Claims		
3. Do any creditors have nonpriority unsecured cla	ims against you?		
\square No. You have nothing to report in this part. Subm	nit this form to the court with your other schedules.		
■ Yes.			

Official Form 106 E/F

Debtor 1 Hammond, Jason A Case number (f know) 18-18307

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority

unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 Last 4 digits of account number \$0.00 Cbna 4192 Nonpriority Creditor's Name When was the debt incurred? 2005-05 PO Box 6497 Sioux Falls, SD 57117 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: \square At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Revolving account 4.2 Credit One Bank NA Last 4 digits of account number 5213 \$1,070.00 Nonpriority Creditor's Name When was the debt incurred? 2016-09 PO Box 98875 Las Vegas, NV 89193 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Revolving account ☐ Yes 4.3 \$909.00 **Credit One Bank NA** Last 4 digits of account number 6517 Nonpriority Creditor's Name When was the debt incurred? 2017-09 PO Box 98875 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Revolving account ☐ Yes

Official Form 106 E/F

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Debto	^{r 1} Hammond, Jason A		Case number (f know) 18-18307	
4.4	Dade County Fcu Nonpriority Creditor's Name	Last 4 digits of account number	0002	\$0.00
	Nonpholity Greator's Name	When was the debt incurred?	2016-01	
	1500 NW 107th Ave Doral, FL 33172 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecure	1 claim:	
	☐ Check if this claim is for a community	☐ Student loans	. olalii.	
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify Installment	account	_
4.5	Dade County Fcu Nonpriority Creditor's Name	Last 4 digits of account number	0100	\$0.00
	Nonphonty Greator's Name	When was the debt incurred?	2013-03	
	1500 NW 107th Ave			_
	Doral, FL 33172 Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	no or the date you me, the claim	o. Chook all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	a plane, and other similar debte	
	■ No			
	Yes	Other. Specify Installment	account	_
4.6	Dade County Fcu Nonpriority Creditor's Name	Last 4 digits of account number	0103	\$0.00
	ronphony croater or tame	When was the debt incurred?	2005-10	
	1500 NW 107th Ave			_
	Number Street City State Zlp Code	As of the date you file, the claim	e. Chock all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	s. Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	_	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	5	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Installment	account	

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Debtor 1 Hammond, Jason A			Case number (f know) 18-18307			
4.7	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0813	\$14,551.00		
	Nonphonty Creditor's Name	When was the debt incurred?	2012-08			
	PO Box 9635 Wilkes Barre, PA 18773 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	_		
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured Student loans	d claim: ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	Other. Specify Installment	account	_		
4.8	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	1228	\$14,195.00		
	Nonphonty Greator's Name	When was the debt incurred?	2012-12			
	PO Box 9635 Wilkes Barre, PA 18773 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	_			
	<u> </u>					
	Debtor 1 only	Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Student loans	a ciaini.			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims				
	■ No	Debts to pension or profit-sharing	lacksquare Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Other. Specify Installment	account	_		
4.9	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0506	\$13,897.00		
		When was the debt incurred?	2013-05	_		
	PO Box 9635					
	Wilkes Barre, PA 18773 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply			
	Who incurred the debt? Check one.	•	,			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharin				
	Yes	Other. Specify Installment	account			

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Debto	Hammond, Jason A		Case number (f know) 18-18307				
4.10	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	1230	\$9,489.00			
	Nonpholity Greator's Name	When was the debt incurred?	2010-12				
	PO Box 9635 Wilkes Barre, PA 18773 Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a sepa	I claim: ration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims	agreement of arrefee that you are not				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify Installment	account				
4.11	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0509	\$9,160.00			
	Nonphony Greater o Name	When was the debt incurred?	2011-05				
-	PO Box 9635 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is		s: Check all that apply				
	Who incurred the debt? Check one.	no or the date you me, the claim	o. Onook all that apply				
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims					
	■ No	<u> </u>	□ Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	Other. Specify Installment	account				
4.12	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0816	\$9,025.00			
	Nonpholity Orealtor 3 Name	When was the debt incurred?	2011-08				
	PO Box 9635						
	Wilkes Barre, PA 18773 Number Street City State Zlp Code	_ As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.	,					
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community ☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify Installment					
	— 100	- Other Specify Installing	MOODMIN				

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Debtor 1 Hammond, Jason A			Case number (f know) 18-18307	
4.13	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	1227	\$8,833.00
	Nonphonty Creditor's Name	When was the debt incurred?	2011-12	
	PO Box 9635 Wilkes Barre, PA 18773 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim		•
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured Student loans		
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Installment	account	-
4.14	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0430	\$8,719.00
	Nonpriority Creditor's Name	When was the debt incurred?	2012-04	
	PO Box 9635 Wilkes Barre, PA 18773 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	-	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin		
	Yes	Other. Specify Installment		
4.15	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	1227	\$5,563.00
	PO Box 9635	When was the debt incurred?	2011-12	-
	Wilkes Barre, PA 18773 Number Street City State Zlp Code Who incurred the debt? Check one.	Number Street City State Zlp Code As of the date you file, the claim		
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Installment		
		- Outer, Specify		

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Debtor	Hammond, Jason A		Case number (f know) 18-18307	
4.16	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0430	\$5,563.00
	Nonphonty Creditor's Name	When was the debt incurred?	2012-04	
	PO Box 9635 Wilkes Barre, PA 18773 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes		•	
	Li Yes	Other. Specify Installment	account	
4.17	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0816	\$5,497.00
	Nonpholity Oreditor 3 Name	When was the debt incurred?	2011-08	
	PO Box 9635			
	Wilkes Barre, PA 18773 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.		o. Onook all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Installment	account	
4.18	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	1230	\$5,485.00
	Nonpholity Oreditor 3 Name	When was the debt incurred?	2010-12	
	PO Box 9635			
	Wilkes Barre, PA 18773		Charle all that and he	
	Number Street City State ZIp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Cneck all that apply	
	Debtor 1 only	O continuent		
	☐ Debtor 2 only	☐ Contingent		
	•	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	l claim.	
	At least one of the debtors and another	Student loans	. ordini.	
	☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Installment	account	

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Debto	Hammond, Jason A		Case number (f know) 18-18	307	
4.19	Dept of Ed/Navient Nonpriority Creditor's Name	Last 4 digits of account number	0509	\$5,485.00	
	Nonpholity Creditor's Name	When was the debt incurred?	2011-05		
	PO Box 9635 Wilkes Barre, PA 18773 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a sepa	I claim: ration agreement or divorce that you di	d not	
	Is the claim subject to offset?	report as priority claims	anon agreement of arreled that you ar		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Installment	account		
4.20	Merrick Bank Corp Nonpriority Creditor's Name	Last 4 digits of account number	5601	\$1,534.00	
		When was the debt incurred?	2017-09		
	PO Box 9201 Old Bethpage, NY 11804 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	d not		
	■ No	Debts to pension or profit-sharin			
	Yes	Other. Specify Revolving	account		
4.21	Nelnet Loans Nonpriority Creditor's Name	Last 4 digits of account number	9824	\$2,303.00	
	3015 S Parker Rd	When was the debt incurred?	2004-07		
	Aurora, CO 80014 Number Street City State Zlp Code Who incurred the debt? Check one. As of the date you file, the		s: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you di	d not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	Other. Specify Installment			
		- Other Specify			

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Debto	1 Hammond, Jason A		Case number (f know)	18-18307	
4.22	Nelnet Loans	Last 4 digits of account number	9924		\$631.00
	Nonpriority Creditor's Name	When was the debt incurred?	2004-07		
	3015 S Parker Rd Aurora, CO 80014 Number Street City State Zlp Code	As of the date you file, the claim i			-
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community	Student loans	i Ciaiii.		
	debt	Obligations arising out of a sepa	ration agreement or divorce	that you did not	
	Is the claim subject to offset?	report as priority claims Debts to pension or profit-sharin	a plans, and other similar de	hts	
	■ No	·	•	DIS	
	Yes	Other. Specify Installment	account		_
4.23	Sergio Cabanas, Esq. Nonpriority Creditor's Name	Last 4 digits of account number			unknown
	Transplanty distance traine	When was the debt incurred?			_
	18503 Pines Blvd Pembroke Pines, FL 33029-1404 Number Street City State Zlp Code Who incurred the debt? Check one.	- As of the date you file, the claim i	s: Check all that apply		_
	Debtor 1 only				
		☐ Contingent			
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated			
	☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce	that you did not	
	■ No	Debts to pension or profit-sharin			
	Yes	Other. Specify			_
4.24	Syncb/City Furniture Nonpriority Creditor's Name	Last 4 digits of account number	8020		\$3,884.00
	C/o	When was the debt incurred?	2017-08		_
	PO Box 965036 Orlando, FL 32896				
	Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce	that you did not	
	Is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharin		bts	
	Yes	Other. Specify Revolving	account		

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Debtor	1 Hammon	d, Jason A		Case r	number (f know)	18-18307	
4.25	Syncb/Wal		Last 4 digits of account number	7040	<u> </u>		\$2,678.00
	Nonpriority Cre	uitoi s ivairie	When was the debt incurred?	2017	-08		
	PO Box 96						•
	Orlando, F	L 32896 City State Zlp Code	As of the date you file, the claim	e. Chack	all that annly		
		the debt? Check one.	As of the date you me, the claim	S. Check	t all triat apply		
	■ Debtor 1 on		☐ Contingent				
	Debtor 2 on	,	☐ Unliquidated				
		d Debtor 2 only	☐ Disputed				
		of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	_	is claim is for a community	☐ Student loans				
	debt	is claim is for a community	☐ Obligations arising out of a sepa	ration ad	reement or divorce	that you did not	
	Is the claim su	bject to offset?	report as priority claims	ration ag	roomone or divorce	that you aid not	
	■ No		Debts to pension or profit-sharing	g plans,	and other similar de	bts	
	Yes		Other. Specify Revolving	accou	nt		
4.26	Them cout	andar Canauma	Local A digita of account number	2202			
4.26	Nonpriority Cre	ander Consume ditor's Name	Last 4 digits of account number	2282			\$0.00
	PO Box 96	1245	When was the debt incurred?	2014	-04-06		-
	Fort Worth	-					
	Number Street	City State ZIp Code	As of the date you file, the claim	s: Check	all that apply		
	Who incurred	the debt? Check one.					
	Debtor 1 on	ly	☐ Contingent				
	Debtor 2 on	ly	☐ Unliquidated				
	Debtor 1 an	d Debtor 2 only	☐ Disputed				
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
		is claim is for a community	Student loans				
	debt Is the claim su	bject to offset?	☐ Obligations arising out of a separeport as priority claims	ration ag	reement or divorce	that you did not	
	No		Debts to pension or profit-sharing	g plans,	and other similar de	bts	
	Yes		Other. Specify Revolving	accou	nt		
Part 3:	List Others	s to Be Notified About a Debt T	hat You Already Listed				
is tryii have r	ng to collect from	m you for a debt you owe to some	ut your bankruptcy, for a debt that yone else, list the original creditor in bu listed in Parts 1 or 2, list the addit ubmit this page.	Parts 1	or 2, then list the c	ollection agency	here. Similarly, if you
Part 4:	Add the A	mounts for Each Type of Unse	cured Claim				
	the amounts of f unsecured cla		. This information is for statistical re	porting	purposes only. 28	U.S.C. §159. Add	the amounts for each
					Total	Claim	
	6a.	Domestic support obligations		6a.	\$	0.00	
Total cla		Taxes and certain other debts ye	ou owe the government	6b.	\$	0.00	_
1101111	6c.	Claims for death or personal inj	•	6c.	\$	0.00	-
	6d.	Other. Add all other priority unsec	ured claims. Write that amount here.	6d.	\$	0.00	- -
	6e.	Total Priority. Add lines 6a throug	h 6d.	6e.	\$	0.00	
	C (Ctudent leans		C.f		Claim	
Total cla	6f. aims	Student loans		6f.	\$	0.00	-
from P			aration agreement or divorce that	60	\$	0.00	
	6h.	you did not report as priority cla Debts to pension or profit-shari	ims ng plans, and other similar debts	6g. 6h.	\$ 	0.00	-

0.00

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Debtor 1	Hammon	d, Jason A	Case n	umber (f know)	18-18307	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	128,471.00	
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	128,471.00	

Cased 881 5929 7 1 KIKO DiDo 7 30 Fifted to 0 1 7 2 51 9 8 Plaggel 62 of 492

Fill in thi	is information to identi	y your case:			
Debtor 1	Jason A Hammo	nd			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name	_	
United States Ba	nkruptcy Court for the:	SOUTHERN DISTRICT DIVISION	OF FLORIDA, FORT LAUDER	RDALE	
Case number	18-18307				
(if known)]

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person o	r company with	n whom you have the r, Street, City, State and ZIP	contract or lease	State what the contract or lease is for
2.1		name, numbe	i, Street, City, State and Zir	Code	
	Name				_
					<u></u>
	Number	Street			
	City		State	ZIP Code	
2.2					<u> </u>
	Name				
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.3	Oity		Oldic	Zii Oodo	
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.4	,				
	Name				<u> </u>
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.5	Oity		State	ZIF COUE	
	Name				_
	Number	Street			<u> </u>
	City		State	ZIP Code	_

Official Form 106G

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	ill in this information to identif	v vour case:			
Debtor 1					
Deptor 1	Jason A Hammon	Middle Name	Last Name		
Debtor 2				_	
(Spouse if, fi	ling) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	SOUTHERN DISTRICT DIVISION	OF FLORIDA, FORT LA	UDERDALE	
Case num	nber 18-18307				
(if known)					Check if this is an amended filing
Sched	al Form 106H dule H: Your Cod		a van may baya Ba aa		12/15
are filing t and numb	ogether, both are equally resp	onsible for supplying co the left. Attach the Additi	rrect information. If mo	re space is needed, c	e as possible. If two married people opy the Additional Page, fill it out, ditional Pages, write your name and
1. Do	you have any codebtors? (If y	ou are filing a joint case, do	o not list either spouse as	a codebtor.	
■ No)				
☐ Ye	S				
	thin the last 8 years, have you ornia, Idaho, Louisiana, Nevada,				states and territories include Arizona,
	o. Go to line 3. s. Did your spouse, former spous	se, or legal equivalent live w	ith you at the time?		
	or Dra year opeace, remier opeac	o, o. roga. oqurraioni iiro ii	you at allo illilor		
line 2 106D	again as a codebtor only if th	at person is a guarantor	or cosigner. Make sure	you have listed the c	with you. List the person shown in reditor on Schedule D (Official Forn lle E/F, or Schedule G to fill out
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lir	ne
0	Name			Schedule E/F,	
				☐ Schedule G, lir	
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, lir	ne.
<u> </u>	Name			□ Schedule E/F, □ Schedule G, lir	line
	Number Street	State	7IP Code	_	

	in this information to btor 1	o identify your ca Jason A Har										
1 -	btor 2 buse, if filing)						_					
'	ited States Bankrupt	tcy Court for the:	SOUTHERN DISTRIC		ORIDA, FO	RT						
	se number 18-	18307		-				☐ An		ed filing ent show	ing postpetition lowing date:	chapter 13
0	fficial Form	<u> 1061</u>						M	M / DD/ Y	/YYY		
S	chedule I: `	Your Inco	ome									12/15
spo atta	use. If you are sepa ch a separate shee	arated and your to this form. C Employment	are married and not filin spouse is not filing wit on the top of any addition	h you, de	o not includ	le inform	atio	n about yo	ur spou	se. If mo	ore space is ne	eded,
١.	information.	Dyment		Debto	r 1				Debtor 2	2 or non	-filing spouse	
	If you have more the attach a separate p		Employment status		ployed				■ Empl	•		
	information about			☐ Not	t employed				☐ Not e	mployed	I	
	employers.		Occupation	polic	e officer				Guidan	ice Cou	unselor	
	Include part-time, self-employed wor		Employer's name	Miam	i Dade Co	unty			MDCPS	3		
	Occupation may in homemaker, if it a		r Employer's address		IW 1st St ii, FL 3312	8-1902					St # P104e 32-1316	
			How long employed to	nere?	18 yea	rs			_2	20 year	s	
Pa	rt 2: Give Det	tails About Mon	thly Income									
	imate monthly inco		te you file this form. If y	ou have r	nothing to rep	oort for ar	ny line	e, write \$0	in the spa	ace. Inclu	ude your non-fili	ng spouse
	ou or your non-filing s ce, attach a separate		e than one employer, com m.	oine the ir	nformation fo	or all emp	loyers	s for that po	erson on	the lines	below. If you ne	eed more
								For Debt	or 1		Debtor 2 or filing spouse	
2.			y, and commissions (be alculate what the monthly			2.	\$	11,2	264.50	\$	5,376.60	
3.	Estimate and list	monthly overti	me pay.			3.	+\$		0.00	+\$ _	0.00	<u>-</u>
4.	Calculate gross I	ncome. Add line	e 2 + line 3.			4.	\$	11,26	4.50	\$	5,376.60	

	ammond, Jason A	_	Case	number (<i>if known</i>)	18-183	07
			For	Debtor 1		ebtor 2 or ling spouse
Copy li	ne 4 here	4.	\$	11,264.50	\$	5,376.60
l iet all	payroll deductions:					
		Fo	¢.	0.575.44	c	005.00
	Tax, Medicare, and Social Security deductions	5a.	\$_	2,575.11	\$	865.03
	Mandatory contributions for retirement plans	5b.	\$_	255.19	\$	153.71
	/oluntary contributions for retirement plans	5c.	\$_	0.00	\$	50.00
	Required repayments of retirement fund loans	5d.	\$_	0.00	\$	0.00
	nsurance	5e.	\$	838.97	\$	0.00
	Domestic support obligations	5f.	\$_	0.00	\$	0.00
J	Jnion dues	5g.	\$	77.00	\$	119.10
	Other deductions. Specify: life Ins	5h.⊦	· · ·	7.86	+ \$	203.32
_	charitable cont		\$_	50.69	\$	0.00
	td		\$_	17.20	\$	0.00
	STD	_	\$	0.00	\$	11.20
_	nospitalization		\$	0.00	\$	5.96
_	d theft ins		\$_	0.00	\$	16.74
_4	I01K loan	_	\$	0.00	\$	81.72
Add the	e payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	3,822.02	\$	1,506.78
Calcula	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	7,442.48	\$	3,869.82
p A re	Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross eceipts, ordinary and necessary business expenses, and the total nonthly net income.	8a.	\$	0.00	\$	0.00
	nterest and dividends	8b.	<u> </u>	0.00	\$	0.00
r lı	Family support payments that you, a non-filing spouse, or a dependent egularly receive nclude alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00
	Jnemployment compensation	8d.	<u>\$</u> —	0.00	<u>\$</u> —	0.00
	Social Security	8e.	\$-	0.00	\$	0.00
8f. C	Other government assistance that you regularly receive include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		· <u>—</u>		·	
	Specify:	8f.	\$_	0.00	\$	0.00
-	Pension or retirement income	8g.	\$_	0.00	\$	0.00
8h. C	Other monthly income. Specify: tax refund	8h.+	- \$_	369.08	+ \$	0.00
Add all	other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	369.08	\$	0.00
Calcula	ate monthly income. Add line 7 + line 9.	10. \$		7,811.56 + \$	3,86	9.82 = \$ 11,68
	e entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. Ψ		7,811.30	3,00	9.02
	<u> </u>	, –				
Include other fri	Il other regular contributions to the expenses that you list in Schedule contributions from an unmarried partner, members of your household, your defends or relatives. include any amounts already included in lines 2-10 or amounts that are not avait.	epender		•		ş J. 11. +\$(
	e amount in the last column of line 10 to the amount in line 11. The result amount on the Summary of Schedules and Statistical Summary of Certain					12. \$ 11,681
Do you	expect an increase or decrease within the year after you file this form?	?				monthly incor

Fill ir	n this informa	tion to identify you	ur case:					
Debto	or 1	Jason A Ham	nmond				k if this is: An amended filing	
Debto	or 2 use, if filing)						A supplement show expenses as of the	ing postpetition chapter 13
``		ruptcy Court for the:		ERN DISTRICT OF FLOR RDALE DIVISION	IDA, FORT	_	MM / DD / YYYY	
Case (If kno		3-18307						
,			,			j		
		rm 106J	- Evnon					
		J: Your E		SES f two married people are	filing together, hot	h are equally	v responsible for s	12/19
infor	rmation. If m		ded, attac					ir name and case number
	<u> </u>							
Part 1.	Is this a joir	ibe Your Househ nt case?	nold					
	■ No. Go to	o line 2. s Debtor 2 live in	a separa	te household?				
	□ N □ Y	-	t file Officia	al Form 106J-2, <i>Expenses</i> i	for Separate Househ	noldof Debtor	2.	
2.	Do you have	e dependents?	□No					
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation		Dependent's age	Does dependent live with you?
	Do not state	the						□No
	dependents	names.			Daughter		18	Yes
					son		16	□ No ■ Yes
								□ No
								☐ Yes
								□ No
3.	Do vour ext	enses include	_		-			☐ Yes
0.	expenses of	f people other tha	an \Box	No Yes				
	yourself and	d your dependen	ts?	103				
expe	mate your ex		ur bankru	r Expenses ptcy filing date unless yo is filed. If this is a supple				
valu	e of such as	sistance and hav		overnment assistance if y d it on Schedule I: Your I			Your exp	ansas
(Offi	cial Form 10	ы.)					Tour exp	C113C3
4.		or home ownersh d any rent for the		es for your residence. In ot.	clude first mortgage	4. \$		0.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
		rty, homeowner's,	or renter's	insurance		4b. \$		0.00
		maintenance, rep				4c. \$		200.00
_		owner's association			oo oquity loon-	4d. \$		200.00
5.	Additional r	nortgage paymei	nts for you	ur residence , such as hom	ie equity loans	5. \$		0.00

tor 1 Hammond, J	ason A	Case num	oer (if known)	18-18307
Utilities:				
Utilities: 6a. Electricity, heat,	natural gas	6a.	\$	289.00
6b. Water, sewer, g	arbage collection	6b.	\$	100.00
6c. Telephone, cell	phone, Internet, satellite, and cable services	6c.	\$	470.00
6d. Other. Specify:	gas	6d.	\$	60.00
Food and housekeep		 7.	\$	1,000.00
Childcare and childre	•	8.	\$	200.00
Clothing, laundry, an	d dry cleaning	9.	\$	100.00
Personal care produc	, ,	10.	·	300.00
Medical and dental e		11.		60.00
	de gas, maintenance, bus or train fare.			
Do not include car pay		12.	\$	500.00
Entertainment, clubs	recreation, newspapers, magazines, and books	13.	\$	200.00
Charitable contribution	ons and religious donations	14.	\$	200.00
Insurance.				
	ce deducted from your pay or included in lines 4 or 20.		_	
15a. Life insurance		15a.		0.00
15b. Health insurance		15b.	·	0.00
15c. Vehicle insurance		15c.		0.00
15d. Other insurance	· · ·	15d.	\$	0.00
Taxes. Do not include Specify:	taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
Installment or lease p	payments:		Ψ	0.00
17a. Car payments for		17a.	\$	338.00
17b. Car payments for		17b.	\$	0.00
	timeshare	17c.	·	125.00
	spouse student loans	17d.	·	80.00
	mony, maintenance, and support that you did not report as		Ψ	00.00
deducted from your	pay on line 5, Schedule I, Your Income (Official Form 1061).	18.	\$	0.00
	make to support others who do not live with you.		\$	250.00
Specify: help to eld	dery parents	19.		
	xpenses not included in lines 4 or 5 of this form or on Sche	dule I: You	r Income.	
20a. Mortgages on ot		20a.		0.00
20b. Real estate taxe	S	20b.	\$	0.00
20c. Property, homeo	wner's, or renter's insurance	20c.	\$	0.00
• •	pair, and upkeep expenses	20d.		0.00
·	sociation or condominium dues	20e.		0.00
	nk fees	21.		30.00
NFS CC	iik iees		+\$	400.00
111 0 00				400.00
Calculate your month	, ·			
22a. Add lines 4 throu	•		\$	5,102.00
22b. Copy line 22 (mo	nthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. Add line 22a and	22b. The result is your monthly expenses.		\$	5,102.00
Calculate your month	aly net income			
•	ur combined monthly income) from Schedule I.	23a.	\$	11,681.38
	nly expenses from line 22c above.	23a. 23b.		5,102.00
200. Copy your month	ny expenses from into 220 above.	200.		5,102.00
	onthly expenses from your monthly income.	23c.	\$	6,579.38
•	r monthly net income.		,	0,51 9.30
	rease or decrease in your expenses within the year after yo			aco or doorooo bookies of
modification to the terms	ect to finish paying for your car loan within the year or do you expect you of your mortgage?	ui mongagé p	ayment to incre	ase of decrease decause of
	or your mongage:			
■ No.				
☐ Yes. Exp	ain here:			

Exhibit 11



NOTICE OF UNSWORN AND UNVERIFIED DOCUMENTS AND OF SUSPENSION OF ATTORNEY MAITE DIAZ

Notice is hereby given that an Order was entered on June 25, 2019, in the case of *In re Aldo Pina*, Case No. 18-15928-JKO, which found that **Attorney Maite Diaz** has engaged in a consistent practice of filing Schedules and Statements of Financial Affairs which were neither seen nor signed by the respective Debtors in that case and in more than 100 other cases filed by Attorney Maite Diaz, all in violation of applicable statutes and rules. That practice may have occurred in this case.

Attorney Maite Diaz has been suspended from practice before this Court for a period of **two years** commencing **August 1, 2019**. Attorney Maite Diaz has been referred to the United States District Court and to The Florida Bar with a recommendation that she be **DISBARRED**. Attorney Maite Diaz has been referred to the Office of the United States Trustee and to the United States Attorney for such further investigation as those agencies see fit.

Parties in interest may wish to consult counsel to advise them of the implications, if any, of the findings of the Court in the case of *In re Aldo Pina* and of the applicability of those findings to this case.